

DIVIDER

LIBER NO

228

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their heirs, executors, administrators and assigns, or Cohey, Carscaden and Gilchrist, its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit:

By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

AND the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their heirs or assigns, the improvements on the hereby mortgaged land to the amount of at least Three Hundred Twenty Five Dollars (\$325.00) and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to inure to the benefit of the mortgagees, their heirs or assigns, to the extent of their lien or claim hereunder and to place such policy or policies forthwith in possession of the mortgagees or the mortgagees may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

WITNESS the hands and seals of said mortgagors.

Witness: Maxine Wilmot

Maxine Wilmot

Edward Boland (Seal)

Leanna J. Boland (Seal)

STATE OF MARYLAND

ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY That on this 17th day of October, in the year nineteen hundred and forty-nine before me the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Edward Boland and Leanna J. Boland, his wife, and each acknowledged the a foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared J. Seymour Hutton and Ella G. Hutton his wife, the within named mortgagees, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal)

Maxine Wilmot, Notary Public.

J. Henry Davis et al

Chattel Mortgage

To Filed and Recorded October 19th 1949 at 8:30 A.M.

North American Acceptance Corporation of Maryland

THIS CHATTEL MORTGAGE, Made this 13 day of October, 1949, by Davis, Joseph H. and Joseph D. Oldtown, of the City/County of Allegany State of Maryland, hereinafter called "Mortgagor" to North American Acceptance Corporation of Maryland, a body corporate, 61 N. Centre Street, Cumberland, Maryland, hereinafter called "Mortgagee".

WITNESSETH: That for and in consideration of the sum of Three hundred Dollars (\$300.00) the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged, Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:

The Chattels including household furniture, now located at Route 1 (Street Address) Oldtown (City) Allegany (County), in said State of Maryland that is to say:

--and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment now located in Oldtown, Maryland, that is to say:

Make	Model	Year	Engine No.	Serial No.	Other Identification
Plymouth	Coupe	1940	P10-391849	11107132	

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.

PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$300.00/100 according to the terms of and as evidenced by a certain promissory note of even date herewith payable in 15 successive monthly installments of \$25.13 each, including interest at the rate of 3% per month on the unpaid principal balances, the first of which installments shall be payable on the 15 day of November, 1949, and each succeeding installment shall be payable on the 15 day of each succeeding month thereafter, together with a final installment covering any unpaid balance including interest as aforesaid which final installment shall be payable on the 15 day of January, 1951, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.

Mortgagor covenants that he or she exclusively owns and possesses said motor vehicle or vehicles or other mortgaged personal property (all of which shall hereafter be referred to as "mortgaged personal property") and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle or vehicles from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

If default shall be made in the payment of any installment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall become due and payable immediately and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability, on the part of Mortgagee to Mortgagor; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause

Lester Arnold Inskeep

Chattel Mortgage

To Filed and Recorded October 19th 1949 at 8:30A.M.

The First National Bank, Cumberland, Md.

THIS CHATTEL MORTGAGE, Made this 18th day of October, 1949 by and between Lester Arnold Inskeep of Allegany County, Maryland, party of the first part hereinafter called the Mortgagor, and The First National Bank of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee,

WITNESSETH:

WHEREAS, the Mortgagor is justly indebted to the Mortgagee in the full sum of Eight hundred fifty & no/100 dollars (\$850.00) which is payable in 15 monthly installments of Fifty six & 67/100 Dollars (\$56.67) payable on the 18th day of each and every calendar month said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

NOW, THEREFORE, in consideration of the premises and of the sum of One Dollar (\$1.00) the Mortgagor does hereby bargain sell, transfer and assign unto the Mortgagee, its successors and assigns, the following described personal property located at Cumberland, Allegany County, Maryland:

1949 DeSoto Custom Club Coupe Engine No. 313-26721 Serial No. 50018579

TO HAVE AND TO HOLD the said personal property unto the Mortgagee, its successors and assigns absolutely.

PROVIDED, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property abovementioned, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash and the proceeds arising from such sale applied: first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor his personal representatives or assigns.

AND it is further agreed that until default is made in any of the covenants or conditions of this Mortgage the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the

Mortgagee in the sum of full coverage and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

WITNESS the hands and seals of the party of the first part.

Attest as to all:

T. V. Fier

Lester Arnold Inskeep (Seal)

STATE OF MARYLAND,

ALLEGANY COUNTY TOWIT:

I HEREBY CERTIFY That on this 18th day of October 1949 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Lester Arnold Inskeep the within named Mortgagor and acknowledged the aforesaid chattel mortgage to be his act and deed, and at the same time before me also appeared T.V. Fier of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due form of law that the consideration set forth in the aforesaid chattel mortgage is true and bona fide as therein set forth; and the said T.V. Fier in like manner made oath that he is the Asst. Cashier of said Mortgagee and duly authorized to make this affidavit.

Witness my hand and Notarial Seal.

(Notarial Seal)
My Commission expires May 7, 1951.

A.A. Helmick, Notary Public.

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Osie Cecil Kerns et ux Mortgage

To Filed and Recorded October 19th 1949 at 10:20 A.M.

The Fidelity Savings Bank of Frostburg,
Allegany County, Maryland.

THIS MORTGAGE, Made this 17th day of October, in the year Nineteen Hundred and Forty Nine by and between Osie Cecil Kerns and Evelyn Irene Simmons Kerns, his wife, of Allegany County, in the State of Maryland, of the first part, hereinafter sometimes called mortgagor, which expression shall include the plural as well as the singular, and the feminine as well as the masculine as the context may require, and The Fidelity Savings Bank of Frostburg, Allegany County, Maryland, a corporation duly incorporated under the Laws of the State of Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

WHEREAS, the said mortgagor is justly and bona fide indebted unto The Fidelity Savings Bank of Frostburg, Allegany County, Maryland, the mortgagee herein, in the full sum of Four Thousand Four Hundred Fifty Dollars (\$4,450.00) with interest at the rate of six per centum (6%) per annum, for which amount the said mortgagor has signed and delivered to the mortgagee a certain promissory note bearing even date herewith and payable in monthly installments of Fifty and 00/100 Dollars (\$50.00) commencing on the 24th day of November 1949 and on the 24th day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the 24th day of October, 1959. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof.

AND WHEREAS, this Mortgage shall also secure future advances so far as legally permissible

Compared and Mailed
To Judge Frostburg
Nov 3 1949

at the date hereof.

NOW, THEREFORE, in consideration of the premises and of the sum of One Dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said Osie Cecil Kerns and Evelyn Irene Simmons Kerns, his wife, do hereby give, grant, bargain and sell, convey, transfer release and confirm unto the said The Fidelity Savings Bank of Frostburg, Allegany County, Maryland, the mortgagee, its successors and assigns, in fee simple, the following described property, to-wit:

ALL THAT LOT, piece or parcel of ground situate, lying and being in the Town of Eckhart in Election District No. 24, Allegany County, Maryland, and known as Lot Number Two (2) upon a plat of the sub-division of the Kidwell property. Said Lot Number Two (2) hereby intended to be conveyed being more particularly described as follows, to-wit:

BEGINNING for the same at a stake standing at the end of the third line of Lot No. 1 and running thence with said third line of said Lot No. 1 reversed, South 23 degrees 45 minutes West 215.00 feet to a stake standing on the third line of the whole Kidwell tract and running thence with the remainder of the third line of the whole tract, and with the fourth, fifth and part of the sixth lines thereof, North 50 degrees 00 minutes West 119.65 feet, North 12 degrees 13 minutes East 32.41 feet, North 41 degrees 37 minutes East 147.13 feet to a post, thence South 76 degrees 55 minutes East 69 feet to the place of beginning.

BEING A PART of the same property which was conveyed to John Lee Kidwell and Elsie Kidwell, his wife, by two deeds from William E. Harding, widower, one dated August 29, 1947, and recorded in Liber No. 216, folio 491, one of the Land Records of Allegany County, Maryland, and the other a confirmatory deed, dated September 15, 1947, and recorded in Liber No. 217 folio 322, among said Land Records.

BEING ALSO THE SAME property which was conveyed to the said Osie Cecil Kerns and Evelyn Irene Simmons Kerns, his wife, by deed of even date herewith from John Lee Kidwell and others which is intended to be recorded among said Land Records simultaneously with this mortgage which is executed to secure a part of the purchase price of the above described property and is, in whole a Purchase Money Mortgage.

The property hereby conveyed is improved by a one and one-half story Cape Code type bungalow containing 5 rooms and bath on the first floor and 2 finished rooms on the second floor.

TOGETHER with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the above described lands and premises unto the said mortgagee, its successors and assigns in fee simple forever.

PROVIDED that if the said mortgagor his heirs, executors, administrators, or assigns, do and shall pay to the said mortgagee its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime does and shall perform all the covenants herein on his part to be performed then this mortgage shall be void.

AND IT IS AGREED that until default be made in the premises and no longer the said mortgagor may retain possession of the mortgaged property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, and all public charges and assessments, the said mortgagor hereby covenants to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its

successors or assigns, or Albert A. Doub, its, his or their duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his her or their heirs or assigns; which sale shall be made in the manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply; first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been matured or not; and as to the balance, to pay it over to the said mortgagor, his heirs or assigns, and in case of advertisement under the above power and no sale, one-half of the above commission shall be allowed and paid by the mortgagor, his representatives, heirs or assigns.

AND the said mortgagor, further covenants with the mortgagee, as follows:

To insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee, its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Four Thousand Four Hundred Fifty--(\$4,450.00) Dollars and to cause the policy or policies issued therefor to be so framed or endorsed as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in the possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

To deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date any and all governmental levies that may be made on the mortgaged property, this mortgage or the indebtedness hereby secured.

To permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured, and the failure of the mortgagor to comply with said demand of the mortgagee for a period of sixty days shall constitute a breach of this mortgage and at the option of the mortgagee, immediately mature the entire indebtedness hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver as hereinafter provided.

That the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct.

That should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation other than the mortgagor by voluntary or involuntary grant or assignment or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor, his heirs, personal representatives or assigns, without the mortgagee's written consent, then the whole of this mortgage indebtedness shall immediately become due and demandable.

That the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installment, as herein provided, shall

have continued for sixty days or after default in the performance of any of the foregoing covenants or conditions for sixty consecutive days.

And the said mortgagor hereby warrants generally to, and covenants with the said mortgagee that a perfect fee simple title is conveyed herein free of all liens and encumbrances except for this mortgage and covenants that he will execute such further assurances as may be requisite.

If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjustment Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

AND it is agreed that the powers, stipulations and covenants aforesaid are to extend to and bind the several heirs, executors, administrators successors and assigns of the respective parties hereto.

WITNESS the hands and seals of said mortgagors.

ATTEST:

Rachel Knieriem

Osie Cecil Kerns (Seal)

Rachel Knieriem

Evelyn Irene Simmons Kerns (Seal)

STATE OF MARYLAND, ALLEGANY COUNTY TO WIT:

I HEREBY CERTIFY That on this 17th day of October in the year nineteen hundred and forty-nine before me, the subscriber, a Notary Public of the State of Maryland, in and for said County personally appeared Osie Cecil Kerns and Evelyn Irene Simmons Kerns, his wife, and each acknowledged the foregoing mortgage to be their respective act; and at the same time, before me also personally appeared William B. Yates, Treasurer of The Fidelity Savings Bank of Frostburg, Allegany County, Maryland, the within named mortgagee, and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth; and the said William B. Yates did further in like manner make oath that he is the Treasurer, and agent or attorney for said corporation and duly authorized by it to make this affidavit.

In witness whereof I have hereto set my hand and affixed my notarial seal the day and year above written.

(Notarial Seal)

Rachel Knieriem, Notary Public.

Armand O. Marrocco

Chattel Mortgage

To

Filed and Recorded October 19th 1949 at 8:30 A.M.

National Discount Corporation

(Stamps \$1.10)

THIS CHATTEL MORTGAGE Made this 15th day of October, 1949 by Armand O. Marrocco Mortgagor and National Discount Corporation, Mortgagee.

Loan Computation:

Interest	\$ 117.51	WHEREAS, the said Mortgagor is indebted unto the said Mortgagee in the full sum of One Thousand Ninty Six and 81/100 Dollars which said sum the said Mortgagor has agreed to repay in Twenty Three consecutive Monthly installments of Forty Five and 70/100 Dollars and One Final installment of Forty Five and 71/100 Dollars all of which is evidenced by a promissory note of the said Mortgagor written on the collateral form of note of the said Mortgagee, and to secure the payment of said sum, it was agreed
Service Charge	\$ 20.00	
Insurance	86.70	
Recording Fees	2.60	
To Maker	870.00	
Total Loan	\$1096.81	

Dollars all of which is evidenced by a promissory note of the said Mortgagor written on the collateral form of note of the said Mortgagee, and to secure the payment of said sum, it was agreed

that this mortgage be executed.

NOW, THIS MORTGAGE WITNESSETH: That in consideration of the premises and the sum of One Dollar (\$1.00) the said Mortgagor does hereby bargain and sell unto the said Mortgagee, their assigns, the following property, together with equipment and accessories:

Year Model	Make	Body Type	Motor No.	Serial No.
1948	Chevrolet	2 Dr Sedan	FAM-134227	14FJB-10956

IN TESTIMONY WHEREOF, witness the hand and seal of the said Mortgagor.

Witness: J. H. Snyder

Armand O. Marrocco (Seal)
142 Hanover Street
Cumberland, Md.

STATE OF MARYLAND, CUMBERLAND, to wit:

I HEREBY CERTIFY That on this 15 day of October, in the year one thousand nine hundred and Forty Nine before me, a Notary Public of the State of Maryland, in and for the City aforesaid, personally appeared Armand O. Marrocco the Mortgagor named in the foregoing Mortgage and I acknowledged the foregoing Mortgage to be My act. At the same time also appeared J. H. Snyder, Agent of the National Discount Corporation, the within named Mortgagee, and made oath in due form of law that the consideration set forth in said mortgage is true and bona fide as herein set forth.

AS WITNESS my hand and Notarial Seal.

(Notarial Seal)

William H. Buckholtz, Notary Public.

Agnes Victoria Moon

Chattel Mortgage

To Filed and Recorded October 19th 1949 at 8:30 A.M.

The First National Bank Cumberland, Md.

THIS CHATTEL MORTGAGE, Made this 18th day of October, 1949 by and between Agnes Victoria Moon of Allegany County, Maryland, party of the first part, hereinafter called the Mortgagor, and The First National Bank of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee, WITNESSETH:

WHEREAS, the Mortgagor is justly indebted to the Mortgagee in the full sum of Three Hundred Eighteen and no/100 Dollars (\$318.00) which is payable in 12 monthly installments of Twenty Six and 50/100 Dollars (\$26.50) payable on the 18th day of each and every calendar month, said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

NOW, THEREFORE, in consideration of the premises and of the sum of One Dollar (\$1.00) the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors and assigns, the following described personal property located at Cumberland, Allegany County, Maryland:

Olds. Cl. Sed. New (1949) Engine No. 6A-31965 Serial No. 496M-17405

TO HAVE AND TO HOLD the said personal property unto the Mortgagee, its successors and assigns absolutely.

PROVIDED, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the

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 To Judge City
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of this mortgage to keep it insured and in some company acceptable to the mortgagee in the sum of \$ Full Value, and to pay the premiums thereon and to cause the policy issued therefor to be endorsed, as in case of fire to inure to the benefit of the mortgagee to the extent of its lien or claim thereon and to place such policy forthwith in the possession of the mortgagee.

WITNESS the hand and seal of said mortgagor on this 20th day of October, in the year 1949.

Attest: Ralph M. Race
Clarence Russell Lehr (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, that on this 20th day of October, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, aforesaid, personally appeared Clarence Russell Lehr, the within named mortgagor, and acknowledged the foregoing mortgage to be his act and at the same time before me personally appeared William B. Yates, Treasurer, of the Fidelity Savings Bank of Frostburg, Allegany County, Maryland, the within named Mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth and that he is the Treasurer and agent for said corporation and duly authorized by it to make this affidavit.

IN WITNESS WHEREOF, I have hereto set my hand and affixed my Notarial Seal the day and year above written.

(Notarial Seal)

Ralph M. Race, Notary Public.

For value received, The Fidelity Savings Bank of Frostburg, Allegany County, Maryland, does hereby release the within and foregoing mortgage. Witness the hand of its President duly attested by its Assistant Secretary, with its corporate seal duly attached this 21st day of June, 1950.

*Test: Rachel Kneerim
Assistant Secretary*

*G. Duke Hocking
President*

(Corporate Seal)

6/22/50

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Robert L. Hackett, et ux.

Chattel Mortgage

To

Filed and Recorded October 21st 1949 at 8:30 A. M.

Aetna Loan Company, Inc.

(Stamps 55¢)

Loan No. 1788-Cum - Borrowers: (Last Name) Hackett, Robert L. & Agnes,

Addresses: 807 Edgewood Drive,
(City) Cumberland - (County) Allegany - (State) Maryland.

Mortgagee: Aetna Loan Company, Inc.,
7 N. Liberty Street, Cumberland, Maryland.

Date of this Loan: 10/17/49 - Amount of this Loan: \$650.00 - First payment due: 11/16/49 -
Final payment due: 1/16/51.

Payable in 14 successive monthly installments of \$41.67 each, and 1 installment of \$41.62 each, with interest after maturity at 6% per annum.

This chattel mortgage made on the date above stated, between the borrowers named above as mortgagors (which term shall also relate to the singular wherever appropriate) and the mortgagee named above. 1948 Plymouth Club Coupe.

WITNESSETH: That in consideration of the actual amount of the loan, above stated, paid to mortgagor by mortgagee, receipt of which is hereby acknowledged and for the purpose of securing the repayment of said loan the mortgagors do hereby grant, sell, convey and confirm unto the said mortgagee the hereinafter described property which borrowers warrant to be their exclusive unencumbered property: To have and to hold the same unto the said mortgagee, its successors and assigns, forever.

Provided, however, if the said mortgagors shall pay their note of even date in the

amount loaned to the mortgagor with interest at the agreed rate, payable in consecutive monthly payments stated above, on the same day of each succeeding month until the full obligation of said note is paid on the date of the final payment stated above, then this mortgage to be void, otherwise to remain in full force and effect.

The mortgagor may retain possession of the goods and chattels mentioned herein after as long as the payments on said note are made when due, as therein provided, and the covenants of this mortgage are fulfilled. If the mortgagor shall fail to pay any installment in payment of said note, as therein provided, or fail to perform any of the covenants hereof, then the mortgagee may take possession of said goods and chattels as permitted by law, wherever found, and sell the same in the manner provided by law at public or private sale. From the proceeds of any such sale or foreclosure, mortgagee shall retain all moneys due mortgagee and render the balance, if any, to mortgagors.

The unpaid balance of said note, or any part thereof, may at the option of the undersigned, be paid at any time.

The remedy or remedies herein accorded mortgagee shall be in addition to, and not in limitation of any other right or remedy which the mortgagee shall have.

Description of Mortgaged Property:

Make of Auto	Year	Body	Motor Number	Serial Number
Plymouth	1948	Club Coupe	P15-739570	11936087

IN WITNESS WHEREOF, the mortgagors hereunto set their hands and seals the date

of the chattel mortgage above set forth.

Witness: E. A. Sturtz Agnes H. Hackett (SEAL)

Witness: E. A. Sturtz Robert L. Hackett (SEAL)

STATE OF MARYLAND, CITY/COUNTY OF CUMBERLAND/ALLEGANY, TO WIT:

I HEREBY CERTIFY that on this 17th day of October, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the city/county aforesaid, personally appeared Hackett, Robert L. & Agnes H., the Mortgagor(s) named in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their act. And, at the same time, before me also personally appeared Ray White, agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the mortgagee and duly authorized by said mortgagee to make this affidavit.

WITNESS my hand and Notarial Seal.

(Notarial Seal)

Eugenia A. Spano, Notary Public.

For value received the Aetna Loan Company of Cumberland, Maryland hereby releases the within foregoing chattel mortgage. Witness the signature of said company by its Manager, attested by secretary this 17th day of July, 1950.

*Attested by secretary
E. Hartley*

*F. J. Shea
Manager of Aetna Loan Co.*

7/19/50
#####

George F. Engle, et ux.

Mortgage.

To

Filed and Recorded October 21st 1949 at 10:30 A. M.

Equitable Savings and Loan Society of Frostburg, Md.

(Stamps \$1.65).

THIS MORTGAGE, Made this 17th day of October, 1949, by and between George F. Engle and Edna M. Engle, his wife, of Allegany County, Maryland, parties of the first part, herein after called the "Mortgagor", and Equitable Savings and Loan Society of Frostburg, Maryland, a corporation duly organized and existing under and by virtue of the laws of the State of

Copied and attested by Notary Public
 To Notary Public, Frostburg, Md.
 Oct 28 1949

Maryland, party of the second part, hereinafter called the "Mortgagee."

WHEREAS, the Mortgagor, being a member of said Society, has received therefrom a loan of Nineteen Hundred and 00/100 Dollars (\$1900.00) being the balance of the purchase money for the property hereinafter described on his fourteen and eight-thirteenths (14-8/13) shares of its stock.

AND WHEREAS, the Mortgagor has agreed to repay the said sum so advanced in installments with interest thereon from the date hereof at the rate of six per centum (6%) per annum, in the manner following:

By the payment of Eighteen and 55/100 dollars (\$18.55) on or before the 17th day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all outstanding taxes, assessments or other public charges of every nature and description, fire and extended covering insurance premiums, and other charges affecting the hereinafter described premises, or to the payment of all sums advanced for the same, together with interest as hereinafter provided; and (3) to the payment of the aforesaid principal sum.

AND WHEREAS, it was a condition precedent to said loan that the repayment thereof, together with the interest, advances and charges aforesaid, and the performance of the covenants and conditions hereinafter mentioned, should be secured by the execution of this mortgage:

NOW THEREFORE, this mortgage witnesseth, that in consideration of the premises, and of the sum of One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby give, grant, bargain and sell, convey, release, confirm and assign unto the Mortgagee, its successors and assigns, the following property, to-wit:

ALL that lot or parcel of land situated, lying and being in the Town of Frostburg, Allegany County, Maryland, being a part of Lots Nos. 5 and 6, Block No. 4, of Beall's First Addition to the Town of Frostburg, the part hereby conveyed being particularly described as follows:

BEGINNING for the same at a point on the Northeast side of Charles Street (formerly called Nelson Street) one hundred and fifteen feet northwest from the intersection of the northwest side of Beall Street with the northeast side of Charles Street, and running thence with said Charles Street in a northwesterly direction thirty feet to an alley and also to the end of the second line of said Lot No. 6; thence with said alley and also with the third line of said Lot No. 6 and a part of the third line of Lot No. 5, in a northeasterly direction ninety feet; thence in a southeasterly direction and parallel with Charles Street thirty feet; and thence parallel with said alley, in a southwesterly direction, ninety feet to the beginning.

IT being the same property conveyed to the parties of the first part herein by deed of Roberdeau Annan, Trustee, dated May 18, 1934, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 171, Folio 67.

TOGETHER with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereto belonging or in anywise appertaining, including all lighting, heating, gas and plumbing apparatus and fixtures attached to or used on and about said premises, it being agreed that for the purposes of this mortgage the same shall be deemed permanent fixtures, and all rents, issues and profits accruing from the premises hereby mortgaged.

TO HAVE AND TO HOLD the said lot of ground and improvements thereon to the use of the Mortgagee, its successors and assigns, in fee simple.

PROVIDED, that if the Mortgagor, his heirs, personal representatives and assigns, shall make or cause to be made the payments herein provided for as and when the same shall be-

come due and payable, and in the meantime shall perform and comply with the covenants and conditions herein mentioned on his part to be made and done, then this mortgage shall be void.

AND the Mortgagor hereby covenants and agrees with the Mortgagee, its successors and assigns, to pay and perform as above set forth, and in addition thereto, to pay unto the mortgagee, its successors and assigns, during the continuance of this mortgage, the sum of ---- Dollars (\$--) per month upon the same day of each month hereafter, and beginning on the same date as hereinbefore provided for principal and interest payments, said additional payments to constitute a special fund to be used by the Mortgagee, its successors and assigns, in payment of state, county and city taxes, and insurance premiums, when legally due or demandable, and any surplus remaining after the payment of said charges may, at the option of the mortgagee, be credited as a payment on account of the principal mortgage debt; and the Mortgagor further agrees that should said special fund at any time be insufficient, by reason of an increase in the assessment of said property or an increase in the tax rates, or from any other cause, to pay said charges, that he, his heirs, personal representatives or assigns will on demand pay said deficiency; the Mortgagor further agrees to pay, when legally due, all other assessments, public dues and charges levied or assessed, or to be levied or assessed on said property hereby mortgaged, or on the mortgage debt or interest herein covenanted to be paid. In the event of the foreclosure of this Mortgage and the sale of the mortgaged premises as hereinafter provided, any balance in this special fund may, at the option of the mortgagee, be applied to the reduction of the indebtedness hereby secured at the time of the commencement of such foreclosure proceedings.

It is further understood and agreed that if the Mortgagor fails to pay to the Mortgagee, its successors and assigns, during the continuance of this mortgage, the said monthly payments for the establishment of a special fund for the payment of state, county and city taxes, and insurance premiums, or any deficiency in said account as hereinbefore mentioned, the Mortgagee, its successors and assigns, may, at its option, pay the said taxes and insurance premiums without waiving or affecting its right to foreclose said mortgage or any other of its rights hereunder, and every payment so made by the Mortgagee shall bear interest from the date of said payment at the rate of six per centum (6%) per annum and shall become a part of the indebtedness hereby secured.

The Mortgagor also covenants and agrees to keep the improvements on said property in good repair and not to permit or suffer any waste thereon, and to insure and keep insured said improvements against fire, windstorm and such other hazards, as may be required by the Mortgagee, or its assigns, in such company or companies approved by, and in amounts required by the Mortgagee, its successors and assigns, and to cause the policies therefor to be so framed as to inure to the benefit of the Mortgagee, its successors and assigns, to the extent of its or their claim hereunder, and to deliver said policies to the Mortgagee, its successors and assigns.

AND the Mortgagor does further covenant and agree:

(a) That if the premises covered hereby, or any part thereof, shall be damaged by fire or other hazard against which insurance is held as hereinbefore provided, the amounts payable by any insurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpaid, be paid to the Mortgagee, and, at its option, may be applied to the mortgage debt or released for the repairing or rebuilding of the premises.

(b) That upon a default in any of the covenants of this mortgage, the mortgagee shall be entitled without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property

as security for the mortgage debt.

(c) That it shall be deemed a default under this mortgage if he shall sell, cease to own, transfer, or dispose of the within described property without the written consent of the Mortgagee.

(d) That he specially warrants the property herein mortgaged, and that he will execute such further assurances thereof as may be required.

(e) That he will pay a "late charge" of twenty-five cents or two cents for each dollar of each payment due, whichever is larger, for each payment more than five days in arrears to cover the extra expense involved in handling delinquent payments.

AND IT IS AGREED that until default be made in the premises, the Mortgagor, his heirs, personal representatives or assigns, may hold and possess the aforesaid property.

And in case of any default being made in any of the payments, covenants or conditions of this mortgage, the whole mortgage debt then due and owing, together with accrued interest thereon, shall, at the option of the Mortgagee, its successors and assigns, at once become due and payable; the waiver of any default and the failure to exercise the option to demand the whole balance of the mortgage debt shall not operate as or constitute a waiver of the right to make such demand upon any default thereafter; and it shall thereupon be lawful for the Equitable Savings and Loan Society of Frostburg, Maryland, its successors and assigns, or W. Earle Cobey, its, his, her or their duly constituted agent and attorney, at any time after such default, to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay the indebtedness hereby secured and all costs incurred in the making of such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs and assigns, which said sale shall be made in the manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction, and if said property be not sold, it may be sold afterwards, either privately or publicly, and as a whole or in convenient parcels, as may be deemed advisable by the person selling; and the proceeds arising from said sale shall be applied, first, to the payment of all costs and expenses incident to said sale and distribution of the proceeds thereof, including taxes, water rents, and all public charges due and owing, and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all claims of said mortgagee, its successors and assigns, owing under this mortgage, whether the same shall have matured or not, including all advances together with interest thereon, as herein provided; and the balance (if any there be) shall be paid to the Mortgagor, his personal representatives, heirs or assigns, or to whomever may be entitled to the same. In case of advertisement under the above power but no sale, all expenses incident thereto and one-half of the above commission shall be allowed and paid to the person or persons advertising the same by the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, personal representatives, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all genders.

WITNESS, the signatures and seals of the parties of the first part on the day and year above written.

WITNESS as to all: George F. Engle (SEAL)
Harry J. Boettner Edna M. Engle (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 17th day of October, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally

appeared George F. Engle and Edna M. Engle, his wife, the Mortgagor herein, and acknowledged the foregoing instrument of writing to be their respective act and deed; and at the same time and place before me also personally appeared Fred W. Boettner, secretary of the Equitable Savings and Loan Society of Frostburg, Maryland, the Mortgagee therein, and made oath in due form of law that the consideration in the foregoing mortgage is true and bona fide as herein set forth, and further made oath in due form of law that he is the Secretary and Agent of the Mortgagee and duly authorized by it to make such affidavit.

Witness my hand and Notarial Seal.

(Notarial Seal)

Harry J. Boettner, Notary Public.

Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland.

Mortgage.

To

Filed and Recorded October 21, 1949 at 3:50 P. M.

First National Bank of Cumberland.

THIS MORTGAGE, Made this 21st day of October, 1949, by and between The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, a private corporation, duly constituted in accordance with the provisions of Chapter 24, Acts of 1798, known as the Vestry Act of the State of Maryland, party of the first part, and The First National Bank of Cumberland, a National Bank, duly created and organized under the banking laws of the United States, party of the second part, Witnesseth:

WHEREAS, it is necessary for the corporate objects and purposes of the first party that it shall borrow the sum of Ten Thousand (\$10,000.00) dollars from the second party, and the second party is about to loan the said sum to the first party upon the terms and conditions hereinafter set forth for a period of one year at four (4%) per cent interest per annum from date, payable semi-annually, and in order to secure the prompt payment of the said indebtedness as and when the same shall become due and payable, these presents are now executed; and

WHEREAS, at a regular meeting of The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, being said party of the first part, on October 3, 1949, the said Vestry passed the following resolution:

"Whereas, The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, a corporation, is duly constituted in accordance with the provisions of Chapter 24, Acts of 1798, commonly known as the Vestry Act of the State of Maryland, and

"WHEREAS, the said Vestry is authorized and empowered by the provisions of Section XXXI of said Act to buy at any time property, not exceeding two acres, for a parsonage-house, or Rectory, and

"WHEREAS, the said Vestry is authorized and empowered by the provisions of Sections IX and XXIX of said Act to manage and direct all property of said Parish, 'as they may think most advantageous to the interests of the parishioners,' providing that no sale, alienation or transfer of any of the estates of a Parish may be made without the consent of at least five of the body of the Vestry, of whom the Rector shall always be one, together

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To Notary City Oct 28 1949

with the consent of both of the Churchwardens, and

"Whereas, Lloyd R. Myers and Louise H. Meyers, his wife, of Cumberland, Allegany County, Maryland, have offered to sell unto The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, a certain lot or parcel of ground, being less than two acres, known as Part of Lot No. 59, of the Lots laid out on the West Side of Wills Creek, in Cumberland, Allegany County, Maryland, and

"WHEREAS, The First National Bank of Cumberland, a national banking corporation with its principal offices located at Cumberland, Maryland, has offered to advance the sum of Ten Thousand Dollars to said Vestry to provide funds to be used for the purchase of said property, provided said purchase money be secured by a mortgage on said property, and

"WHEREAS, the said First National Bank of Cumberland has offered to also advance the further sum of Two Thousand Dollars to said Vestry, providing the said advance be secured by the execution of a note therefor, and

"WHEREAS, at a special meeting of the members of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, of which meeting notice was duly given by announcement at the regular services in said Church and in a regularly published public newspaper in said County, the said membership unanimously passed a resolution recommending to the said Vestry the purchase of the property offered by the said Lloyd R. Meyers, et ux., and the financing thereof as deemed most expedient by said Vestry, and

"WHEREAS, the regular meeting of this said Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, having been duly convened on Monday, October 3, 1949,

"NOW, THEREFORE, BE IT RESOLVED: That the Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, agree and determine that the purchase of the aforesaid Part of Lot No. 59 for a parsonage-house or Rectory, from Lloyd R. Meyers, et ux., would be most advantageous to the interests of this Church and its parishioners, and

"BE IT FURTHER RESOLVED: That The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, the Rector and both Churchwardens consent and agree to purchase said property, and

"BE IT FURTHER RESOLVED: That the Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland borrow the sum of Ten Thousand Dollars (\$10,000.00) from The First National Bank of Cumberland, said loan to bear interest at the rate of four per cent (4%) per annum, payable semi-annually, to be secured by a first mortgage and mortgage note on said property; and an additional Two Thousand Dollars, on the same terms, secured by note only; and that the Rector and the Register be, and they are hereby directed to execute the mortgage and notes, for the said sums respectively, and to affix the name and seal of The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland to the said instruments and deliver the same to The First National Bank of Cumberland, as security for said loans."

WHEREAS, the party of the first part is justly and bona fide indebted unto the party of the second part in the full and just sum of Ten Thousand (\$10,000.00), dollars, payable one year after date with interest from date at the rate of four (4%) per cent per annum, payable semi-annually, which said sum is a part of the purchase price of the property herein-after described and this mortgage is hereby declared to be a purchase money mortgage.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH:

That for and in consideration of the premises and of the sum of One (\$1.00) dollar in hand paid, and in order to secure the prompt payment of the said indebtedness, together with

the interest thereon, and in order to secure the prompt payment of such future advances together with the interest thereon, as may be made by the party of the second part to the party of the first part prior to the full payment of the aforesaid mortgage indebtedness and not exceeding in the aggregate the sum of Five Hundred (\$500.00) Dollars and not to be made in an amount which would cause the total mortgage indebtedness to exceed the original amount thereof and to be used for paying of the costs of any repairs, alterations or improvements to the hereby mortgaged property, the said party of the first part does hereby give, grant, bargain and sell, convey, release and assign unto the said party of the second part, its successors and assigns:

All that lot, piece or parcel of land situate, lying and being in Election District No. 6 of Allegany County, Maryland, known as Part of Lot No. 59 of the Lots laid out on the West Side of Wills Creek, in Cumberland, Allegany County, Maryland, and which said part is more particularly described as follows, to-wit:

Beginning for the same at the beginning corner of said Whole Lot No. 59 at the Southeast corner of Washington and Lee Streets, in the said City, and running thence South $83\frac{1}{2}$ degrees East 40 feet; then parallel with Lee Street, South $6\frac{1}{2}$ degrees West 159 feet; then parallel with Washington Street, and with the Northern side of a 12-foot alley, North $83\frac{1}{2}$ degrees West 40 feet to Lee Street; then with said Lee Street, North $6\frac{1}{2}$ degrees East 159 feet to the beginning.

It being the same property conveyed in a deed of even date herewith by Lloyd R. Meyers and Louise H. Myers, his wife, to the said The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, and intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with this mortgage.

TOGETHER with the buildings and improvements thereon and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

PROVIDED, that if the said party of the first part, its successors or assigns, does and shall pay to the party of the second part, its successors or assigns, the aforesaid sum of Ten Thousand (\$10,000.00) Dollars, together with the interest thereon, in the manner and at the time as above set forth, and such future advances together with the interest thereon, as may be made by the party of the second part to the party of the first part as hereinbefore set forth, and in the meantime does and shall perform all the covenants herein on its part to be performed, then this mortgage shall be void.

AND IT IS AGREED, that until default be made in the premises, the said party of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all of which taxes, mortgage debt and interest thereon, the said party of the first part hereby covenants to pay when legally demandable; and it is covenanted and agreed that in the event the party of the first part shall not pay all of said taxes, assessments and public liens as and when the same become due and payable, the second party shall have the full legal right to pay the same, together with all interest, penalties and legal charges thereon, and collect the same with interest as part of this mortgage debt.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured, including such future advances as may be made by the party of the second part to the party of the first part as hereinbefore set forth, shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors or assigns, or Walter C. Capper, their duly constituted attorney or agent, are hereby authorized

and empowered at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, including such future advances as may be made by the party of the second part to the party of the first part as hereinbefore set forth, whether the same shall have then matured or not; and as to the balance, to pay it over to the said party of the first part, its successors or assigns, and in case of advertisement under the above power but no sale, one-half of the above commissions shall be allowed and paid by the mortgagor, its successors or assigns.

And the said party of the first part further covenants to insure forthwith and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the Mortgagee or its successors or assigns, the improvements on the hereby mortgaged property to the amount of at least Ten Thousand (\$10,000.00) dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

IN WITNESS WHEREOF, The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, has caused its corporate name to be signed hereto by its Rector and its corporate seal to be affixed by its Register the day and year aforesaid.

Attest:

F. T. Bell, Register.

THE VESTRY OF EMMANUEL PARISH OF THE PROTESTANT
EPISCOPAL CHURCH IN ALLEGANY COUNTY, MARYLAND.

By David C. Watson,
Rector.

STATE OF MARYLAND,

ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 21st day of October, 1949, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared David C. Watson, Rector of The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland, a corporation, the mortgagor in the foregoing mortgage and did acknowledge the said mortgage to be the act and deed of The Vestry of Emmanuel Parish of the Protestant Episcopal Church in Allegany County, Maryland; and at the same time, before me also appeared H. A. Pitzer, President of The First National Bank of Cumberland, the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal.

(Notarial Seal)

A. A. Helmick, Notary Public.

Thomas S. Gifford

Chattel Mortgage.

To Filed and Recorded October 22nd 1949 at 8:30 A. M.
North American Acceptance Corporation of Maryland.

THIS CHATTEL MORTGAGE, Made this 15th day of October, 1949, by Gifford, Thomas S., Cumberland, of the city/county of Allegany, State of Maryland, hereinafter called "Mortgagor" to North American Acceptance Corporation of Maryland, a body corporate, 61 N. Centre Street, Cumberland, Maryland, hereinafter called "Mortgagee".

WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars (\$300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged, Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:

The Chattels, including household furniture, now located at 1200 Virginia Ave., (Street Address) Cumberland (City), Allegany (County) in said State of Maryland, that is to say: -----

and, in addition thereto, all other goods and chattels of like nature and all other furniture fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Cumberland, Maryland, that is to say:

Make	Model	Year	Engine No.	Serial No.	Other Identification
Parkard	Coupe	1938	324385	432122	--
Buick	4-Door Sedan	1936	42999222	1691110	--

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.

PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$300 00/100 according to the terms of and as evidenced by a certain promissory note of even date herewith payable in 15 successive monthly installments of \$25.13 each, including interest at the rate of 3% per month on the unpaid principal balances, the first of which installments shall be payable on the 15th day of November, 1949, and each succeeding installment shall be payable on the 15th day of each succeeding month thereafter, together with a final installment covering any unpaid balance, including interest as aforesaid, which final installment shall be payable on the 15th day of January, 1951, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.

Mortgagor covenants that he or she exclusively owns and possesses said motor vehicle / or other mortgaged personal property (all of which shall hereafter be referred to as "mortgaged personal property") and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle or vehicles from the State of Maryland, or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

If default shall be made in the payment of any installment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall become due and payable immediately and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and

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may at once take possession thereof wherever found, without any liability on the part of Mortgagee to Mortgagor; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s).

WITNESS: Glen R. Chappell

Thomas S. Gifford (SEAL)

Witness: P. Mitchell

STATE OF MARYLAND, COUNTY OF ALLEGANY, TO WIT:

I HEREBY CERTIFY that on this 15th day of October, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the city/county aforesaid, personally appeared Thomas S. Gifford, the Mortgagor(s) named in the foregoing Chattel Mortgage, and acknowledged said mortgage to be his act. And, at the same time, before me also personally appeared G. R. Chappell, agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the mortgagee and duly authorized by said mortgagee to make this affidavit.

WITNESS my hand and Notarial Seal.

(Notarial Seal)

Daisy V. Aldridge, Notary Public.

Daniel Melvin Lowery, et ux.

To

Mortgage.

Commercial Savings Bank of Cumberland, Md.

Filed and Recorded October 22nd 1949 at 9:45 A. M.

(Stamps \$1.65)

THIS MORTGAGE, made this 21st day of October, in the year nineteen hundred and forty-nine, by and between Daniel Melvin Lowery and Pauline E. Lowery, his wife, of Allegany County, State of Maryland, of the first part, and The Commercial Savings Bank of Cumberland, Maryland, a corporation duly incorporated under the laws of Maryland, of the second part,

Witnesseth:

Whereas, the said parties of the first part are justly and bona fide indebted unto the said The Commercial Savings Bank of Cumberland, Maryland, in the full and just sum of Fifteen Hundred (\$1,500.00) Dollars, for which they have given their promissory note of even date herewith, payable on or before five years after date with interest at the rate of 6% per annum in monthly payments on the principal and interest of not less than Twenty-Five (\$25.00) Dollars.

NOW THEREFORE, in consideration of the premises, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, payable as aforesaid, the said parties of the first part do bargain, sell, give, grant, convey, release and confirm unto the said The Commercial Savings Bank of Cumberland, Maryland, its successors and assigns, the following property, to-wit:

All that improved lot or parcel of ground in Allegany County, Maryland, fronting forty-feet on McKay Place, in Cresap Park Addition, Allegany County, Maryland, known as Lot No. 177, of Cresap Park, and described as follows:

Beginning for the same on the Southeasterly side of McKay Place, at the end of the first line of Lot No. 176, and running thence with McKay Place, North 59 degrees East 40 feet thence South 31 degrees East 175 feet to a ten-foot alley; thence with said ten foot alley, South 59 degrees West 40 feet to the end of the second line of said Lot No. 176; thence reversing said second line, North 31 degrees West 175 feet to the place of beginning.

Being the same property conveyed by George Henderson, Trustee, et al. to the said Daniel Melvin Lowery et ux by deed dated May 18, 1939, and recorded in Liber No. 183, Folio 587, one of the Land Records of Allegany County, Maryland. Reference to said deed and a restriction therein set out is hereby made for a further description.

TO HAVE AND TO HOLD the above described property unto the said The Commercial Savings Bank of Cumberland, Maryland, its successors or assigns, together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in any wise appertaining.

PROVIDED, that if the said parties of the first part, their heirs, executors, administrators, or assigns, do and shall pay or cause to be paid to the said The Commercial Savings Bank of Cumberland, Maryland, its successors or assigns, the aforesaid sum of Fifteen Hundred (\$1500.00) dollars and the interest thereon according to the true intent and meaning of the promissory note aforesaid as the same shall fall due and become payable. -- and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED, that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, and on the mortgage debt and interest hereby intended to be secured; all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said The Commercial Savings Bank of Cumberland, Maryland, its successors or assigns, or Wilbur V. Wilson, its, his or their duly constituted attorney or agent, are hereby authorized and empowered at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary; and to grant and convey the same to the purchaser or purchasers thereof,

his, her or their heirs or assigns; which sale shall be made in manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale, in some newspaper published in Cumberland, Maryland, which terms shall be at the discretion of party making said sale, and the proceeds arising from such sale to apply -- first: -- To the payment of all expenses incident to such sale, including taxes, insurance premiums and a commission of eight per cent. to the party selling or making said sale, and if the property be advertised for default and no sale be made, one-half of said commissions shall be allowed and paid as costs by the mortgagors, their representatives, heirs or assigns; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns.

AND the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage to keep insured by some insurance company or companies acceptable to the mortgagee, its successors or assigns, the improvements on the hereby mortgaged land, to the amount of at least fifteen hundred (\$1,500.00) dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And it is agreed that the powers, stipulations and covenants aforesaid are to extend to and bind the several heirs, executors, administrators, successors or assigns, of the respective parties thereto.

WITNESS, the hands and seals of said mortgagors.

Attest: William C. Dudley

Daniel Melvin Lowery (SEAL)

Pauline E. Lowery (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I hereby certify, That on this 21st day of October, in the year nineteen hundred and forty-nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Daniel Melvin Lowery and Pauline E. Lowery, his wife, and acknowledged the foregoing mortgage to be their act and deed; and at the same time, before me, also personally appeared George C. Cook, cashier of The Commercial Savings Bank of Cumberland, Maryland, the within named mortgagee, and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth; and the said George C. Cook did further, in like manner, make oath that he is the cashier and agent or attorney for said corporation, and duly authorized by it to make this affidavit.

In witness whereof I have hereto set my hand and affixed my notarial seal the day and year above written.

(Notarial Seal)

William C. Dudley, Notary Public.

Gordon Holsinger, et ux.

Mortgage.

To Filed and Recorded October 22nd 1949 at 11:30 A. M.

T. Joseph Condry, et ux.

THIS PURCHASE MONEY MORTGAGE, Made this 17th day of October, in the year Nineteen Hundred and Forty-Nine, by and between Gordon Holsinger and Anna Bertha Holsinger, his wife, of Allegany County, in the State of Maryland, parties of the first part, and T. Joseph Condry and Pearl Filsinger Condry, his wife, of Allegany County, in the State of Maryland, part of the second part, WITNESSETH:

WHEREAS, the parties of the first part are justly indebted unto the parties of the second part in the full sum of Thirty-Five Hundred 00/100 (\$3500.00) Dollars, together with interest thereon at the rate of six per centum (6%) per annum, which said indebtedness the said parties of the first part hereby covenant and agree to pay unto the said parties of the second part, their personal representatives and assigns, in monthly instalments of Thirty Dollars (\$30.00) on the principal, together with interest to the date of said payment on the balance of said indebtedness due and remaining unpaid, said monthly payments to be made on the 17th day of each and every calendar month.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, including any future advances, the said parties of the first part do hereby give, grant, bargain and sell, convey, release and confirm unto the said parties of the second part, their personal representatives and assigns, the following property, to-wit:

ALL that lot, piece or parcel of ground lying and being in Allegany County, Maryland, and being a part of the "Neff Farm" near Eckhart Mine, and which is more particularly described as follows:

BEGINNING for the same at the end of the third line of that piece of ground conveyed by William Parker and wife to James Carter by deed dated June 3, 1886, and recorded in Liber No. 63, Folio 62 of the Land Records of Allegany County, Maryland, and with said third line reversed South forty-one degrees West One Hundred and Ninety-Four Feet to a locust post; thence South forty-six degrees East sixty-five feet, North forty-one degrees East two hundred and twenty-five feet to a stone planted on a twenty-foot alley; thence with said alley North sixty-eight degrees West sixty-five feet to the place of beginning.

IT being the same property which was conveyed by David N. Holsinger and Margaret F. Holsinger, his wife, to the parties of the first part herein by deed dated October 4, 1949, and intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with the recordation of this mortgage.

THIS MORTGAGE SECURES part of the purchase price of the property hereinbefore described and is a purchase money mortgage.

TOGETHER with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

PROVIDED, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said parties of the second part, their personal representatives or assigns the aforesaid sum of Thirty-Five Hundred Dollars (\$3500.00) together with the interest thereon, and any future advances made as aforesaid, as and when the

To Alice Eckhart Mine, No. 3 19 49

same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their personal representatives or assigns, or Cobey, Carscaden and Gilchrist, its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following, to-wit: By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their heirs or assigns.

AND the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagees or their personal representatives or assigns, the improvements on the hereby mortgaged land to the amount of at least Thirty-Five Hundred and 00/100 dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, or other losses to inure to the benefit of the mortgagees, their personal representatives or assigns, to the extent of their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness: Fred W. Boettner

Fred W. Boettner

Gordon Holsinger (SEAL)

Anna Bertha Holsinger (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 17th day of October, in the year nineteen hundred and forty-nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Gordon Holsinger and Anna Bertha Holsinger, his wife, and each acknowledged the foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared T. Joseph Condry, one of the within named mortgagees and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal)

Fred W. Boettner, Notary Public.

Clara A. Hilleary

Chattel Mortgage.

To

Filed and Recorded October 24th 1949 at 8:30 A. M.

Family Finance Corporation

Account No. 15,902 - Actual Amount of this Loan \$300.00 - Cumberland, Maryland, October 22, 1949.

KNOW ALL MEN BY THESE PRESENTS, THAT THE UNDERSIGNED Mortgagors do by these presents bargain, sell and convey to Family Finance Corporation, Vogel Building, 121 Balto. Street, Cumberland, Maryland, for and in consideration of a loan, receipt of which is hereby acknowledged by mortgagors in the sum of Three Hundred no/100 dollars (\$300.00) as evidenced by a certain promissory note of even date payable in 19 successive monthly instalments of \$20.16 each; which includes interest at the rate of three per centum (3%) per month on the unpaid principal balance, the first of which instalments shall be payable thirty (30) days from the date hereof, together with a final instalment covering any unpaid principal balance, including interest, which instalment is due and owing twenty months from the date hereof; the personal property described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at -- in the City of --- County of ---- State of Maryland, to wit: -----

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgagors' residence at 302 Waverly Terr. in the City of Cumberland, County of Allegany, Maryland:

1 3-piece living room suite, wine and blue; 1 Ermerson table model radio, 1 brussel rug, 1 Reed chair, 1 davenport reed, 1 coffee table, 1 walnut desk, 1 book case, 2 end tables, 4 chairs, 1 table metal, 1 Barton electric washer, 1 Crosley Shelvador refrigerator, 1 Hardwich 4-burner stove, 1 Apex vacuum cleaner, 1 walnut veneer bed, 1 maple blond bed, 1 walnut veneer dresser, 1 dressing table and bench, walnut; 1 wine chair, 1 chifferobe, 1 dresser blond maple, 1 chest robe, maple blond, 1 bed single, 2 cedar chests, 1 bed maple, 1 bed brown, 1 brussel rug, 2 table lamps, 4 hair dryers Hallewell, 1 Permanent Hallewell, 2 dressers etts, 1 manucuring table, 1 chrome facial chairs, 1 shamppoo bowl 6 metal chairs,

including all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments and household goods of every kind and description now located in or about the Mortgagors residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said mortgagee, its successors and assigns, forever.

MORTGAGORS covenant that they exclusively own and possess said personal property, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except - NONE.

PROVIDED NEVERTHELESS, that if the Mortgagors shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date herewith above referred to; then these presents and everything

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be here by secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the mortgagee, its successors and assigns, or W. Earle Cobey, its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which sale shall be made in manner following, to-wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.

AND IT IS FURTHER agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage, to keep it insured in some company acceptable to the Mortgagee in the sum of Three Hundred and no/100 dollars (\$300.00), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed, as in case of loss to inure to the benefit of the mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

WITNESS the hands and seals of the parties of the first part.

Attest as to all:
David R. Willetts.

Francis Pifalo (SEAL)
Mrs. Mina Pifalo (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 21st day of October, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Francis Pifalo and Mrs. Mina Pifalo, his wife, the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be their act and deed, and at the same time before me also appeared F. Earl Kreitzburg, cashier and agent of the Frostburg National Bank, the within named Mortgagee, and made oath in due form of law that the consideration set forth in the foregoing chattel mortgage is true and bona fide as therein set forth; and the said F. Earl Kreitzburg in like manner made oath that he is the cashier and agent of said Mortgagee and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.

(Notarial Seal)

Ruth M. Todd, Notary Public.

Safe Deposit & Trust Co. of Baltimore, et al. Assignment of Interest in Mortgage.

To Filed and Recorded October 24th 1949 at 8:30 A. M.

Eloise Roman Fullerton, et al.

THIS ASSIGNMENT OF INTEREST IN MORTGAGE, made this 23rd day of September, 1949, by Tasker G. Lowndes and Safe Deposit and Trust Company of Baltimore, Trustees under Will of James Clark, first parties and Eloise Roman Fullerton and Guy C. Cosway, Guardian for Constance G. Cosway, second parties.

WHEREAS, the first parties are the holders of an Eleven Thousand Eight Hundred (\$11,800.) Dollar balance of a Twelve Thousand (\$12,000.) Dollar mortgage dated July 1, 1947, from Aron Lazarus, Jr., unmarried, to secure a purchase money mortgage of \$12,000. secured by fee simple property Nos. 117, 119 and 121 S. Center Street, Cumberland, Maryland, recorded among the Mortgage Records of Allegany County, Maryland, in Liber R. J. No. 198, Folio 496.

WHEREAS by reason of the death of Mary Clark Roman on July 16, 1949, the trust created by the Will of the said James Clark terminated as to a one-third share and the second parties hereto became entitled in equal shares, and free of trust to a one-third interest in said mortgage held by the parties of the first part as aforesaid.

NOW, THEREFORE, THIS ASSIGNMENT WITNESSETH, that in consideration of the premises and the sum of Five (\$5.00) Dollars and other good and valuable considerations, the receipt of which is hereby acknowledged, the first parties hereto, Trustees as aforesaid, hereby assign, without recourse, an undivided one-third interest in the balance of the aforesaid mortgage and grants an undivided one-third interest in the property covered by said mortgage unto Eloise Roman Fullerton and Guy C. Cosway, Guardian for Constance G. Cosway, second parties hereto.

Witness the hand and seal of the said Tasker G. Lowndes, Trustee as aforesaid, and also the signature of the said Safe Deposit and Trust Company of Baltimore, Trustee as aforesaid, by its Vice President and its corporate seal hereto affixed.

Witness: George E. North

Tasker G. Lowndes (SEAL)

SAFE DEPOSIT AND TRUST COMPANY OF BALTIMORE,

(Corporate Seal)

By C. C. Grasty,
Vice President.
TRUSTEES AS AFORESAID.

Attest:

James A. Hooper,
Ass't. Trust Officer.

STATE OF MARYLAND, COUNTY OF ALLEGANY, TO WIT:

I HEREBY CERTIFY that on this 28th day of September, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of Allegany, aforesaid, personally appeared Tasker G. Lowndes, Trustee as aforesaid, and acknowledged the foregoing Assignment of Interest in Mortgage to be his act as such Trustee.

WITNESS my hand and Notarial Seal.

(Notarial Seal)

Joseph F. Stakem, Notary Public.

Safe Deposit & Trust Co. of Baltimore, et al. Assignment of Interest in Mortgage. Filed and Recorded October 24th 1949 at 8:30 A. M.

STATE OF MARYLAND, CITY OF BALTIMORE, TO WIT:

I HEREBY CERTIFY that on this 23rd day of September, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the City of Baltimore aforesaid, personally appeared C. C. Grasty, vice president of Safe Deposit and Trust Company of Baltimore, Trustee as aforesaid, and acknowledged the foregoing Assignment of Interest in mortgage to be the act of said body corporate as such Trustee.

WITNESS my hand and Notarial Seal.

(Notarial Seal)
My Commission Expires May 7, 1951.

L. Baldwin Passano, Notary Public.

Eloise Roman Fullerton

Assignment of Interest in Mortgage.

To

Filed and Recorded October 24th 1949 at 8:30 A. M.

Safe Deposit and Trust Co. of Baltimore, et al. Trustees &c.

THIS ASSIGNMENT OF INTEREST IN MORTGAGE, made this 23rd day of September, 1949, by Eloise Roman Fullerton, party of the first part and Tasker G. Lowndes and Safe Deposit and Trust Company of Baltimore, Trustees under a Deed of Trust from Eloise Roman Fullerton and Hugh Fullerton, her husband, dated September 23, 1949, parties of the second part.

Witnesseth:

WHEREAS the first party is the holder of an undivided one-sixth interest in an Eleven Thousand Eight Hundred (\$11,800.) Dollar, balance of a Twelve Thousand (\$12,000.) Dollar mortgage dated July 1, 1947, from Aron Lazarus, Jr., unmarried, to secure purchase money mortgage of \$12,000. secured by fee simple property Nos. 117, 119 and 121 S. Center Street, Cumberland, Maryland, which mortgage is duly recorded among the Mortgage Records of Allegany County, Maryland, in Liber R. J. No. 198, Folio 498.

NOW THEREFORE, THIS ASSIGNMENT WITNESSETH, that in consideration of the premises and the sum of Five (\$5.00) Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged, the first party does hereby assign, without recourse, unto the said parties of the second part, Trustees as aforesaid, an undivided one-sixth interest in the balance of the aforesaid mortgage and grants an undivided one-sixth interest in the property covered by said mortgage unto said second parties, as Trustees.

WITNESS the hand and seal of the party of the first part.

Witness: L. Baldwin Passano

Eloise Roman Fullerton (SEAL)

STATE OF MARYLAND, CITY OF BALTIMORE, TO WIT:

I HEREBY CERTIFY that on this 23rd day of September, 1949, before me, the subscriber, a Notary Public of the State of Maryland, in and for the City of Baltimore aforesaid, personally appeared Eloise Roman Fullerton and acknowledged the foregoing Assignment of Interest in Mortgage to be her act.

WITNESS MY HAND AND Notarial seal.

(Notarial Seal)
My Commission Expires May 7, 1951.

L. Baldwin Passano, Notary Public.

Albert Blamble et al Trustees

Mortgage

To

Filed and Recorded October 27th 1949 at 10:45 A.M.

First Federal Savings And Loan Association of Cumberland

(Stamps \$16.50)

This Mortgage, Made this 25 day of October

in the year Nineteen Hundred and Forty-Nine, by and between Albert Blamble, Harry J. Criss, A. C. Eshelman, George Hendrickson, Sheridan Miles, Robert P. Mertens, Thomas W. Murray, John Rodcap and Lester Tewell, Trustees of Zion Methodist Church of Allegany County, Maryland, an unincorporated society, parties of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas the said mortgagee has this day loaned to the said mortgagors, the sum of Fifteen Thousand (\$15,000.00) Dollars, which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:

By the payment of One hundred and twenty-two and 57/100 (\$122.57) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot, piece, or parcel of ground situated on the Bedford Road, northeast of the City of Cumberland in Election District No. 5 in Allegany County, Maryland, being more particularly described as follows:

BEGINNING at a stone, and a corner-post of three fences, marking the common corner of the tract which was conveyed to the present grantor by John J. Stapleton and Annie F. Stapleton, his wife, by deed dated November 13, 1907, and recorded in Liber 102, folio 373, of the Land Records of Allegany County, Maryland, and of the tract conveyed to William F. McElfish by Hoseah Kennedy and Ophelia Kennedy, his wife, by deed dated April 2, 1896, and recorded in Liber 78, folio 598 of said Land Records of which latter tract this is a part, and running thence by part of the boundary line between the aforesaid two tracts (corrected to true meridian course and by horizontal measurement) South fifty-nine and one-fourth (59-1/4) degrees East five hundred thirty-eight (538) feet to a steel stake, corner of the Boyle lot on the westerly margin of the Bedford Road; thence by said road North thirty and three-fourths (30-3/4) degrees East two hundred (200) feet to a stake; thence by a new division line North fifty-nine and one-fourth (59-1/4) degrees West five hundred thirty-six (536) feet to a stake; thence South thirty-one and one-fourth (31-1/4) degrees West two hundred (200) feet to the beginning.

It being thosome property conveyed to the trustees of Zion Methodist Church of Allegany County, Maryland, by Hannah B. McElfish, widow, by deed dated the 21st day of April, 1947, and which is recorded among the Land Records of Allegany County, Maryland, in Liber No. 214, Folio 572. Said property being subject, however, to the covenants, conditions and restrictions set forth in said deed.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

They have and do hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Verified
To the State of Maryland
Notary Public
L. Baldwin Passano
Oct 27 1949

And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagors, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Fifteen thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the aforesaid covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors

Emory J. Crites (SEAL) Albert Blamble (SEAL)
A. C. Shelman (SEAL) George Hendrickson (SEAL)
Sheridan Miles (SEAL) Robert P. Martens (SEAL)
Thomas W. Murray (SEAL) John Rodescap (SEAL)
Anna T. Light Lester Tawell (SEAL)

State of Maryland, Allegany County, in wit. Trustees of Zion Methodist Church (an unincorporated Society)
I hereby certify, That on this 25 day of October

in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared Albert Blamble, Emory J. Crites, A. C. Shelman, George Hendrickson, Sheridan Miles, Robert P. Martens, Thomas W. Murray, John Rodescap, and Lester Tawell, Trustees of Zion Methodist Church, of Allegany County, Maryland, an unincorporated Society, and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid. Anna T. Light
(Notarial Seal) Notary Public
My commission expires May 7, 1951.

Examined and Mailed Preferred Matter
To Rev. W. Legge - City Clerk
Nov-3-1949

Pasquale L. Marrocco et ux

Mortgage

To Filed and recorded October 28th 1949 at 1:30 P.M.

First Federal Savings and Loan Association of Cumberland

(Stamps \$6.60)

This Mortgage, Made this 28th day of October in the year Nineteen Hundred and Forty - Nine by and between Pasquale L. Marrocco and Elizabeth M. Marrocco his wife, of Allegany County, in the State of Maryland part les of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called Mortgagee.

WITNESSETH: Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of Six Thousand (\$6,000.00) Dollars, which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:

By the payment of Seventy-seven and 40/100 (\$77.40) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All those lots, pieces or parcels of ground situate, lying and being on the Southerly side of the Baltimore Turnpike about one and one-half miles East of the City of Cumberland, in Allegany County, in the State of Maryland, known as Lots Nos. 1 2 and 3 on the plat of Mullaney's Windsor Hills Addition to Cumberland, described as follows:

FIRST: LOTS NOS 1 and 2: BEGINNING: for the same at a point on the southerly side of said Baltimore Turnpike on the division line between the properties of Matthew J. Mullaney and Doctor Arthur H. Hawkins, and running thence with the Southerly side of said Baltimore Turnpike South 66 degrees 35 minutes West 141.1 feet; thence with a curve to the left of a radius of 22.49 feet (tangent to which bears South 66 degrees 35 minutes West at the beginning thereof) for a distance of 32.7 feet to the Easterly side of a street fifty feet wide; thence with the Easterly side thereof, South 16 degrees 43 minutes East 210 feet; thence at right angles to said fifty foot street, North 73 degrees 17 minutes East 160 feet to the aforesaid division line between aforesaid Mullaney and Hawkins; thence with said division line, North 16 degrees 43 minutes West 243.3 feet to the place of beginning. Surveyed July, 1921.

SECOND: LOT NO. 3: BEGINNING for the same at a point on the Easterly side of a street forty feet wide in said Windsor Hill's Addition, and at the end of the third line of the description in the deed from said Matthew J. Mullaney to W. Russell Thayer et ux dated August 2, 1921, and recorded in Liber No. 137, Folio 412, one of said Land Records and running thence with the Easterly side of said forty foot wide street, South 16 degrees 43 minutes East 106.75 feet; thence with a curve to the left of a radius of 19.89 feet (tangent to which bears South 16 degrees 43 minutes East at the beginning thereof) for a distance of 44.16 feet to the Northerly side of King Terrace; thence with the Northerly side of said King Terrace, North 36 degrees 9 minutes East 160.7 feet to the division line between the properties of said Matthew J. Mullaney and Dr. A. H. Hawkins; and thence with said division line, North 16 degrees 43 minutes West 25.6 feet to the end of the fourth line of said deed to W. Russell Thayer et ux abovementioned; and thence reversing said fourth line of said deed, South 73 degrees 17 minutes West 160 feet to the place of beginning. According to survey made July, 1921.

It being the same property conveyed by W. Russell Thayer and Mary E. Thayer, his wife, to Pasquale L. Marrocco and Elizabeth M. Marrocco, his wife, by deed dated the 3rd day of July, 1946, and which is recorded among the Land Records of Allegany County, Maryland, in Liber No. 210, folio 108.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagors, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Six thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagors' written consent, or should the same be enumerated by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the aforesaid covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors
Attest: Gerald L. Harrison Pasquale L. Marrocco (SEAL)
Elizabeth M. Marrocco (SEAL)

State of Maryland, Allegany County, to wit:
I hereby certify, That on this 28th day of October in the year nineteen hundred and forty-nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Pasquale L. Marrocco and Elizabeth M. Marrocco, his wife, the said mortgagors herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.
WITNESS my hand and Notarial Seal the day and year aforesaid.
(Notarial Seal) Gerald L. Harrison Notary Public

St. Mark's Evangelical and Reformed Church, Cumberland, Maryland. Mortgage
To Filed and Recorded October 28th 1949 at 1:30 P.M.

First Federal Savings and Loan Association of Cumberland PURCHASE MONEY
This Mortgage, Made this 28th day of October in the year Nineteen Hundred and Forty-Nine by and between St. Mark's Evangelical and Reformed Church, Cumberland, Maryland, a Maryland corporation of Allegany County, in the State of Maryland part y of the first part, hereinafter called mortgagor, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH: Wherefore, the said mortgagee has this day loaned to the said mortgagor the sum of Fifteen Thousand (\$15000.00) Dollars, which said sum the mortgagor agrees to repay in installments with interest thereon from the date hereof, at the rate of 4 1/2 per cent. per annum, in the manner following: By the payment of One hundred and fourteen and 75/100 (\$114.75) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor does give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit: FIRST: All that certain piece or parcel of ground known as the "Parsonage Lot" of the first party situated and lying on Harrison Street in Cumberland, Allegany County, Maryland, and being a part of the same property conveyed by Board of Home Missions of Reformed Church in the United States to St. Mark's Reformed Congregation of the Reformed Church in the United States in Cumberland, Allegany County, Maryland, now by amendment to its Charter known as St. Mark's Evangelical and Reformed Church, Cumberland, Maryland, by a confirmatory deed from the Board of Home Missions of the Reformed Church etc., dated July 13, 1904, and recorded in Liber No. 95 folio 420, etc., Land Record of Allegany County, Maryland, and more particularly described as follows:

BEGINNING at the end of 72 feet on the second line of the deed recorded in Liber No. 186, folio 355, etc., Land Record and running thence with the said second line North 75-1/2 degrees East 28 feet to an alley, thence North with said alley 14-1/2 degrees west 50 feet to Harrison Street, thence with said Harrison Street South 75-1/2 degrees West 28 feet, thence North 14-1/2 degrees West 50 feet to the place of beginning.
It being a part of the same property conveyed by Richard D. Johnson et al to said Board of Home Missions by deed dated June 2nd, 1892 and recorded in Liber No. 72 folio 198, etc. Land Record of Allegany County, Maryland.

SECOND: All that lot, piece or parcel of ground consisting of part of Lot No. 8 of Block No. 27 of the Johnson Heights Addition and situated on the Easterly side of Ridgewood Avenue in the City of Cumberland, State of Maryland, as shown on Johnson Heights Addition Map, Plat Case No. 130, and more particularly described as follows, to-wit:

BEGINNING for the same at an iron pipe stake, standing at the Northeasterly intersection of Cecil Street and Ridgewood Avenue, and running thence, with the Easterly side of Ridgewood Avenue North (2) Two degrees Fifty-one (51) minutes East Forty-four (44) feet to an iron pipe stake, thence at right angles to Ridgewood Avenue South Eighty-seven (87) degrees Nine (9) minutes East One Hundred eighty-five (185) feet to an iron pipe stake at the Westerly side of a 15 foot alley thence with said alley South Two (2) degrees Fifty-one (51) minutes West Forty-four (44) feet to an iron pipe stake standing on the Northerly side of Cecil Street, thence with Cecil Street North Eighty-seven (87) degrees Nine (9) minutes west one hundred eighty-five (185) feet to the beginning. All courses refer to the True Meridian.

It being the same property conveyed by Clyde S. Slider and Catherine M. Slider, his wife, to St. Mark's Evangelical and Reformed Church, Incorporated, by deed dated the 28 day of October, 1949, and to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of this mortgage.

This mortgage is given to secure a part of the purchase price of the above described second parcel and is therefore a PURCHASE MONEY MORTGAGE.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor covenants to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagor hereby warrants generally to, and covenants with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that it will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors or assigns, forever, provided that if the said mortgagor its successors or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein contained its part to be performed, then this mortgage shall be void.

Compared and Mailed and Mailed with To Register of Deeds Allegany County Nov 3 19 49

And it is Agreed that until default be made in the premises, the said mortgagor may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor hereby covenants to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagee's successors or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagee's successors or assigns.

And the said mortgagor, further covenants to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Fifteen thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor, as additional security for the payment of the indebtedness hereby secured, does hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagor, for itself and its successors or assigns, ~~does hereby covenants~~ does hereby covenants with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor's successors ~~or assigns~~ and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness the hand and seal of the said mortgagor ST. MARK'S EVANGELICAL AND REFORMED CHURCH, CUMBERLAND, MARYLAND. Rev. Carl H. Clapp (SEAL) President of St. Mark's Reformed Congregation of St. Mark's Evangelical and Reformed Church, Cumberland, Maryland. (SEAL)

State of Maryland, Allegany County, to wit: I hereby certify, That on this 28th day of October in the year nineteen hundred and forty-nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared -- President of St. Mark's Reformed Congregation of St. Mark's Evangelical and Reformed Church, Cumberland, Maryland, which executed the foregoing mortgage and ~~acknowledged~~ acknowledged the foregoing mortgage to be the corporate act of said church, and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make said mortgagee. WITNESS my hand and Notarial Seal the day and year aforesaid. (Notarial Seal) Gerald L. Harrison Notary Public

Eleanor E. Kerns Mortgage To Filed and Recorded October 27 1949 at 10:15 A.M.

First Federal Savings and Loan Association of Cumberland (Stamps \$2.20)

This Mortgage, Made this 26th day of October in the year Nineteen Hundred and Forty-Nine by and between Eleanor E. Kerns (widow) of Allegany County, in the State of Maryland part y of the first part, hereinafter called mortgagor, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH: Whereas, the said mortgagee has this day loaned to the said mortgagor, the sum of Two Thousand (\$2,000.00) Dollars,

which said sum the mortgagor agrees to repay in installments with interest thereon from the date hereof, at the rate of 6 per cent. per annum, in the manner following: By the payment of Twenty-five (\$25.00) Dollars,

on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor does give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that part of the tract, "Bladge's Hollow and Fertile Meadow", lying within the following courses and distances:

BEGINNING at a bounded Maple at the end of the eighth line of tract "Fertile Meadow" and running across said tract at the point of the needle November 9, 1911, South 59-3/4 degrees West 49-4/5 perches to a White Oak with 10 notches, with 86-3/4 degrees West 59-1/8 perches to a stone, South 29-1/4 degrees West 74-1/3 perches to a small Hickory and Red Oak the original call, the latter having been cut, said calls being the originals as shown by William Roman and Vincent Reckley, South 3-1/4 degrees East 6 perches to the end of 82-1/2 perches on the 7th line of Bladge's Hollow as surveyed by James Barth in 1881, the original having been surveyed by James Smith August 20, 1839; then with the lines as run by Barth corrected to date November 9, 1911, by variation, and an allowance for the difference in instruments, South 43-2/3 degrees East 61-1/2 perches to the end of said 7th line and with the 8th and 9th and part of the 10th of said tract South 11-1/3 degrees West 82-1/3 perches, South 88-2/3 degrees East 44-1/6 perches, North 48 degrees East 89-1/4 perches; then leaving the original North 9-1/4 degrees East 11 perches to a White Oak by a fence, then North 21-1/4 degrees East 29-3/5 perches to the North side of the Gorman Road, South 60-3/4 degrees East 50-1/5 perches, North 34-1/2 degrees East 39 perches to a corner of the fence, North 4 degrees West 33-3/4 perches, North 46 degrees East 37-2/5 perches to the 11th line of "Fertile Meadow" surveyed June 7, 1790, and reversing the lines, original bearings, North 70 degrees West 21-1/2 perches to or near a large White Oak North 18 degrees West 20 perches to a point close by a stooping White Oak, North 78 degrees West 14 perches to the beginning. Containing 110 acres.

It being the same property which was inherited by Eleanor E. Kerns (widow) as sole heir at law of Alonzo Kerns, who died intestate October 5th, 1948.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor covenants to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagor hereby warrants generally to, and covenants with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that she will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor, her heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on her part to be performed, then this mortgage shall be void.

Compared and attested before me To Geo W Legge Cert. Cl. of Allegany County Nov 3 1949

And it is Agreed that until default be made in the premises, the said mortgagor may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor hereby covenants to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor, her heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor, her representatives, heirs or assigns.

And the said mortgagor, further covenants to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Two thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor, as additional security for the payment of the indebtedness hereby secured, does hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagor, for herself and her heirs, personal representatives, does hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor, her heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor

Attest: Gerald L. Harrison (SEAL)
Eleanor E. Kerns (SEAL)
 (SEAL)
 (SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, That on this 26th day of October in the year nineteen hundred and forty nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Eleanor E. Kerns, widow

the said mortgagor herein and she acknowledged the foregoing mortgage to be her act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal) Gerald L. Harrison
 Notary Public

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William F. Morgan et ux
 To

Mortgage
 Filed and Recorded November 1st 1949 at 2:10 P.M.

First Federal Savings and Loan
 Association of Cumberland

PURCHASE MONEY

This Mortgage, Made this 31st day of October in the year Nineteen Hundred and Forty-Nine by and between

William F. Morgan and Elizabeth J. Morgan his wife
 of Allegany County, in the State of Maryland

parties of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of Forty Five Hundred (\$4500.00) Dollars,

which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 4 per cent. per annum, in the manner following:

By the payment of Thirty-three and 30/100 (\$33.30) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot, piece or parcel of ground situated, lying and being in Election District No. 29 in Allegany County, Maryland, which is known and designated as whole Lot No. 73 on the Plat of what is known "Dressmans Assition, Allegany County, Maryland", dated May 21, 1946, and made for Henry N. Dressman by Carl A. Low, Surveyor which said Plat is recorded in Plat Book #1 folio 20 among the Land Records of Allegany County, Maryland, said lot being particularly described as follows:

LOT NO. 73: BEGINNING for the same on the Southerly side of Charles Street at a point where it is intersected by the dividing line between whole Lots Nos. 72 and 73 in said Addition; said point being distant North 87 degrees East 525 feet measured along said side of said Charles Street from its intersection with the Easterly side of George Street in said Addition; and running thence with said side of Charles Street, South 87 degrees west 75 feet to the dividing line between whole Lots Nos. 73 and 74 in said Addition; thence with the whole of said dividing line, South 3 degrees East 300 feet to the Northerly line of Lot No. 62 in said Addition; thence with said Northerly line, North 87 degrees East 75 feet to intersect the aforesaid dividing line between whole Lots Nos. 72 and 73 in said Addition; thence with the whole of that dividing line, North 3 degrees West 300 feet to the place of beginning.

It being the same property conveyed by Henry N. Dressman and Agnes R. Dressman, his wife, to William F. Morgan and Elizabeth J. Morgan his wife, by deed dated the 21 day of October, 1949, and to be recorded among the Land Records of Allegany County, Maryland prior to the recording of this mortgage. Said property being subject, however, to the covenants, conditions and restrictions contained in the deed above referred to.

This mortgage is given to secure part of the purchase price of the above described property and is a Purchase Money Mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Controlled and Mailed Delivered
 To Mrs W. F. Morgan et ux
 Nov 3, 1949

And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Forty-five hundred Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor s

Attest: Gerald L. Harrison William F. Morgan (SEAL)
Elizabeth J. Morgan (SEAL)
(SEAL)
(SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, that on this 31st day of October in the year nineteen hundred and forty nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared William F. Morgan and Elizabeth J. Morgan, his wife, the said mortgagor s herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.
(Notarial Seal)

Gerald L. Harrison
Notary Public

Marshall J. Alexander et ux

Mortgage

To Filed and Recorded November 2nd 1949 at 3PM

First Federal Savings and Loan Association of Cumberland

PURCHASE MONEY
This Mortgage, Made this 2nd day of November in the year Nineteen Hundred and Forty-Nine by and between Marshall J. Alexander and Hazel M. Alexander his wife, of Allegany County, in the State of Maryland parties of the first part, hereinafter called mortgagor s, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagor s, the sum of Four Thousand (\$4,000.00) Dollars, which said sum the mortgagor s agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:

By the payment of Thirty-one and 63/100 (\$41.63) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor s do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit: PARCELS: All that lot or parcel of land situate on the Southerly side of Green Street in the City of Cumberland, in Allegany County, Maryland, designated as Lot No. 1 on the sub-division of Francis J. Glick's property and described as follows:

BEGINNING at the beginning point of the deed from the Johnson Realty Corporation to Francis J. Glick, dated February 26, 1920, and recorded among the Land Records of Allegany County in Liber No. 132, folio 24, beginning the Southeastly corner of the land conveyed to the said Francis J. Glick by said deed, and running thence with Green Street, South 81 degrees 06 minutes West 30.25 feet, thence South 30 minutes East 100.9 feet to a ten foot lane or alley, thence with said lane, North 89 degrees 30 minutes East 30 feet to the property of Espey Anderson, and with said Anderson property North 30 minutes West 105.25 feet to the beginning, a plat of which said property is recorded among the Land Records of Allegany County,.

PARCEL TWO: All that lot, piece or parcel of ground located on Greene Street in the City of Cumberland, Allegany County, Maryland, and more particularly described as follows:

BEGINNING at the end of sixty feet on the second line of a deed to Thomas P. Jones et ux from The Liberty Trust Company dated May 15, 1941, and recorded in Liber No. 190, folio 75, one of the Land Records of Allegany County, Maryland, and running thence with the remainder of said second line, North 89 degrees 30 minutes East 30 feet to the end of said second line, thence with the third line of the aforesaid deed, North 00 degrees 30 minutes West 40 feet to a ten foot lane, thence with said lane and parallel with the first line herewith, South 89 degrees 30 minutes West 30 feet to a point on the fourth line of the first mentioned deed, thence across the whole lot South 00 degrees 30 minutes East 40 feet to the beginning.

It being the same two parcels of ground conveyed by Roger Henderson Tower and Winifred A. Tower, his wife, to Marshall J. Alexander by deed dated the 2 day of November, 1949, and to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of this mortgage.

This mortgage is given to secure a part of the purchase price of the above described property and is a Purchase Money Mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagor s hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor s, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Delivered To
To Fed Sav Assn of Cum
Nov 3 1949

And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said mortgagor s, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Four thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors

Attest: Gerald L. Harrison Marshall J. Alexander (SEAL)
Hazel M. Alexander (SEAL)
 (SEAL)
 (SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, That on this 2nd day of November in the year nineteen hundred and forty nine before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Marshall J. Alexander and Hazel M. Alexander his wife

the said mortgagors herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.
 (Notarial Seal) Gerald L. Harrison
 Notary Public

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James E. Honeycutt et vir
 To

Filed and Recorded November 3rd 1949 at 3:40 P.M.

Mortgage

First Federal Savings and Loan Association of Cumberland
 PURCHASE MONEY

This Mortgage, Made this 3rd day of November in the year Nineteen Hundred and Forty Nine by and between James E. Honeycutt and Virginia L. Honeycutt, his wife, of Allegany County, in the State of Maryland part ies of the first part, hereinafter called mortgagor s, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagor s, the sum of Three thousand (\$3,000.00) Dollars, which said sum the mortgagor s agree to repay in installments with interest thereon from the date hereof, at the rate of 5 1/2 per cent. per annum, in the manner following:

By the payment of Thirty-eight and 70/100 (\$38.70) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor s do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot of ground lying and being in Thomas Schriver's Addition to the City of Cumberland, and more particularly described as follows:

BEGINNING at a stake on the westerly side of Hill Street in Thomas Shriver's Addition to the City of Cumberland, Maryland, at the end of the first line of Lot No. 12, and running thence with said Street, North thirty degrees, ten minutes East thirty feet, then North sixty and one-fourth degrees West one hundred and thirty-five feet to an Alley sixteen feet wide; then with it South thirty degrees ten minutes West twenty six feet by the original survey, of said Lot, but thirty feet by actual measurement, to the end of the second line of Lot No. 12; and with it reversed, South fifty nine degrees, fifty minutes East one hundred and thirty five feet to the beginning.

It being the same property conveyed by Robert M. Nelson and others to James E. Honeycutt and Virginia L. Honeycutt, his wife, by deed dated the 6th day of October, 1949, and to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of this mortgage. This mortgage is given to secure a part of the purchase price of the above described property and is a Purchase Money Mortgage.

Said lot being known and designated as Lot 13 on a plat of lots fronting on the west side of Hill Street, in Thomas Shriver's addition to the City of Cumberland, said plat being recorded in Liber No. 95 folio 122 Land Record of Allegany County. Also all that lot from said Lot No. 13, being thirty feet front and six hundred and forty one feet deep in the rear of said Lot No. 13, being particularly described in the plat heretofore referred to in this mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor s covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagor s hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor s, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Between
 To George W. Legge
 Notary Public
 Nov 17 1949

And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagors, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Three thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors.

Attest: Gerald L. Harrison

James E. Honeycutt (SEAL)

Virginia L. Honeycutt (SEAL)

(SEAL)

(SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, that on this 3rd day of November

in the year nineteen hundred and forty Nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared James E. Honeycutt and Virginia L. Honeycutt, his wife,

the said mortgagors herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.

Gerald L. Harrison

Notary Public

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Robert Liebknecht et ux

Mortgage

To Filed and Recorded November 7th 1949 at 2:00 P.M.

First Federal Savings and Loan Association of Cumberland

(Stamps \$3.30)

This Mortgage, Made this 4th day of November in the year Nineteen Hundred and Forty Nine by and between Robert Liebknecht and Mildred L. Liebknecht, his wife, of Allegany County, in the State of Maryland part ies of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of Thirty Three Hundred and Ninety-Four (\$3394.00) Dollars, which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:

By the payment of Forty-five (\$45.00) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot, piece or parcel of ground, situate, lying and being on the Northerly side of Gephart Drive, in the City of Cumberland, in Allegany County, in the State of Maryland, being part of Lot Number Thirty-three (33) in "Annandale Addition to Cumberland, Maryland," a plat of which said Addition is recorded among the Land Records of Allegany County, and is filed in Plat Case Box No. 59 in the Office of the Clerk of the Circuit Court for Allegany County Maryland, and which said part of Lot No. 33, is described as follows, to-wit:

BEGINNING at a point on the Northerly side of Gephart Drive and the Westerly side of a fifteen foot alley, and running thence with said Gephart Drive, South 49 degrees 23 minutes West 26 feet and 8 inches, thence North 40 degrees 37 minutes west 85 feet to the Southerly side of an alley thirteen feet and six inches wide, thence with said alley, North 49 degrees 23 minutes East 37 feet and 2 inches to the intersection of the Southerly side of said alley with the Westerly side of a fifteen foot alley leading to Gephart Drive, thence South 33 degrees 35 minutes East 85 feet and 7 1/2 inches to the place of beginning.

It being the same property which was conveyed to the parties of the first part by Dossie P. Day and Annie E. Day, his wife, by deed dated the 11th day of September, 1942, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 194, Folio 290.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is hold by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed 11/7/49
To Allegany County Clerk
Nov 4 1949

And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagors, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Thirty-three hundred and ninety-four Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors

Attest: Gerald L. Harrison Robert Liebknecht (SEAL)
Mildred L. Liebknecht (SEAL)
(SEAL)
(SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, That on this 4th day of November in the year nineteen hundred and forty nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Robert Liebknecht and Mildred L. Liebknecht, his wife, the said mortgagors herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make oath in due form of law that he had the proper authority to make this affidavit as agent for the said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.
(Notarial Seal) Gerald L. Harrison
Notary Public

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Raymond J. Ansbach et ux

Mortgage

To Filed and Recorded November 8th 1949 at 2:30 P.M.

First Federal Savings and Loan Association of Cumberland

(Stamps \$4.40)

This Mortgage, Made this 8th day of November in the year Nineteen Hundred and Forty Nine by and between Raymond J. Ansbach and Frances F. Ansbach, his wife of Allegany County, in the State of Maryland part ies of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of Four Thousand Dollars, which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:

By the payment of Forty (\$40.00) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All those lots or parcels of ground, lying and being in Allegany County, Maryland, and situated about six miles West of Cumberland near the National Highway West of Allegany Camp Meeting Ground and adjoining and North of Braddock Run, being a part of what is known as the Six Mile House Property, known and designated as Lots Nos. 61, 62, 63, 64, 65, 89, 90, 91, 92, 93, 94, 95, and 96, on the Plat called Section A of the Peoples Park Amusement Co., filed September 21, 1922, in Plat Case Box 74, of the Land Records of Allegany County, Maryland, which said lots are more particularly described as follows, to-wit:

LOTS NOS. 61, 62, 63, 64, and 65: BEGINNING for the same on the Southerly side of LaVale Avenue at the end of the first line of Lot No. 60 in said Addition, and running thence with said Avenue South 61 degrees 45 minutes West 155 feet to the Easterly side of Washington Street, then with said Street South 19 degrees 35 minutes East 103 feet to the Northerly side of an alley, then with said Alley North 81 degrees 40 minutes East 45.2 feet, then North 56 degrees 35 minutes East 109.7 feet to the end of the second line of said Lot No. 60 and then with said line reversed North 18 degrees 45 minutes West 109.5 feet to the place of beginning.

LOTS NOS. 89, 90, 91, 92, 93, 94, 95, and 96: BEGINNING for the same at the intersection of the Southerly side of LaVale Avenue and the Westerly side of Washington Street, and running then with said Avenue North 88 degrees 35 minutes West 245 feet to the Easterly side of Braddock Street, then with said Street South 1 degree 25 minutes West 107 feet to an alley, then with said alley South 88 degrees 30 minutes East 150 feet, then North 88 degrees 55 minutes East 30 feet, then North 31 degrees 40 minutes East 100 feet to the Westerly side of Washington Street and then with said street North 19 degrees 35 minutes West 86.2 feet to the place of beginning.

It being the same property conveyed by Dorothy Lee Genevie and Charles G. Genevie, her husband to Raymond J. Ansbach and Frances F. Ansbach, his wife, by deed dated the 30th day of April, 1946, and which is recorded among the Land Records of Allegany County, Maryland, in Liber No. 209, Folio 159.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

Together with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

To have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagors, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Seven thousand Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said building or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagors to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors

Attest: Gerald L. Harrison

George K. Brant (SEAL)
Virginia G. Brant (SEAL)
(SEAL)
(SEAL)

State of Maryland, Allegany County, to wit:

I hereby certify, that on this 11th day of October in the year nineteen hundred and forty - nine, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared George K. Brant and Virginia G. Brant, his wife, the said mortgagors herein and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared George W. Legge, Attorney and agent for the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and did further make said mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.

Gerald L. Harrison
Notary Public

George K. Brant et ux
To
Harold Leasure et ux
Filed and Recorded October 13th 1949 at 10:35 A.M. Mortgage

THIS MORTGAGE, Made this 11th day of October in the year nineteen hundred and forty-nine, by and between

George K. Brant and Virginia G. Brant his wife,
of Allegany County, in the State of Maryland
parties of the first part, and Harold Leasure and Marguerite L. Leasure his wife,
of Allegany County, in the State of Maryland
parties of the second part, WITNESSETH:

Whereas, the parties of the first part are justly and bona fide indebted unto the said parties of the second part the full and just sum of Twelve hundred dollars (\$1200.00) and to secure the payment thereof when and as the same may become due and payable this mortgage is given. This mortgage is written for a term of one year from its date, and it is understood and agreed by the parties hereto that the principal sum of said mortgage debt shall not bear any interest.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said parties of the second part their

heirs and assigns, the following property, to-wit:

All that lot, piece or parcel of ground situated, lying and being in Allegany County, Maryland, and known as Lot No. 8 on the unrecorded plat of the McElfish Lots situated on the Northwesterly side of Bedford Road in Election District No. 5 and more particularly described as follows, to-wit:

BEGINNING for the same at a point on the Northwesterly side of the Bedford Road, at the end of two lines drawn North 30-3/4 degrees East 150 feet and North 36-3/4 degrees East 50 feet from end of the third line of a deed from Hanna B. McElfish to Mary A. Brown, dated April 9, 1947, and recorded in Deeds Liber 214, Folio 557, among the Land Records of Allegany County, Maryland, and running thence with said side of said road North 36-3/4 degrees East 50 feet to a stake; thence North 59-1/4 degrees West 200 feet to a stake; thence South 36-3/4 degrees West 50 feet to a stake; thence South 59-1/4 degrees East 200 feet to the place of beginning.

It being the same property conveyed by Harold Leasure and Marguerite L. Leasure, his wife, to George K. Brant and Virginia G. Brant his wife, by deed dated the day of October, 1949, and to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of this mortgage.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said parties of the second part, their executors, administrators or assigns, the aforesaid sum of Twelve hundred dollars as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Contract and Mailed
To How Long City Md.
Oct. 27 1949

And it is Agreed that until default be made in the premises, the said parties of the first part

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their

heirs, executors, administrators and assigns, or George W. Legge his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor, s, their representatives, heirs or assigns.

And the said parties of the first part

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their assigns, the improvements on the hereby mortgaged land to the amount of at least

Twelve hundred

Dollars,

and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee s, their heirs or assigns, to the extent of his, her or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee s, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seal s of said mortgagor s,

Attest	<u>George K. Brant</u> (Seal)
<u>Gerald L. Harrison</u>	<u>Virginia G. Brant</u> (Seal)
	(Seal)
	(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, That on this 11th day of October

in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared

George K. Brant and Virginia G. Brant his wife,

and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared Harold Leasure and Marguerite L. Leasure his wife, the within named mortgagees and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal)

Gerald L. Harrison
Notary Public

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Edmund R. Shaffer et ux To Filed and Recorded October 14, 1949 at 12:10 P.M. Mortgage

Joseph M. Gulbranson et ux

This Mortgage,

Made this 11 day of October in the year Nineteen Hundred and forty-nine, by and between Edmund R. Shaffer and Helen D. Shaffer, his wife,

of Allegany County, in the State of Maryland parties of the first part, and Joseph M. Gulbranson and Bertha N. Gulbranson, his wife,

of Allegany County, in the State of Maryland parties of the second part, WITNESSETH:

Whereas, the said parties of the second part have this day loaned unto the said parties of the first part the full and just sum of Two Thousand dollars (\$2,000.00) which said sum the said parties of the first part do hereby agree to repay in consecutive monthly installments of not less than Thirty (\$30.00) dollars per month, beginning October 19, 1949, which shall include interest at the rate of Six per cent. (6%) per annum, due and payable monthly on the unpaid balance, accounting from the date hereof.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said parties of the second part, their

heirs and assigns, the following property, to-wit: All the herein described piece and parcel of real estate situated near Cresaptown, Allegany County, Maryland, and more particularly described as follows:

BE GINNING at an iron pin distant South 27.07 degrees West 208.4 feet from another iron pin which is the beginning point of the property conveyed to Enoch W. Fleek and wife by deed dated May 9, 1938, and recorded in Liber No. 180, folio 425, one of the Land Records of Allegany County, Maryland, and running thence North 70 degrees East 1266 feet to an iron pin, thence reversing the third line North 20 degrees East 208 feet and thence South 70 degrees East 1292 feet, and thence South 27 degrees .07 minutes West 239.4 feet to the place of beginning.

BEING the same property that was conveyed to the said parties of the first part by the said parties of the second part by deed of even date herewith and intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with the recording of this mortgage.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their

heirs, executors, administrators or assigns, do and shall pay to the said

parties of the second part, their

executor, administrator or assigns, the aforesaid sum of Two Thousand Dollars together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Delivered To Mr. Tolson on the 27th day of Oct 27 19 49

And it is Agreed that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their

heirs, executors, administrators and assigns, or his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

parties of the first part, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their assigns, the improvements on the hereby mortgaged land to the amount of at least

Two Thousand and No/100 Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee s, their heirs or assigns, to the extent of -- their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Attest	Edith Holder	Edmund R. Shaffer	(Seal)
	Edith Holder	Helen D. Shaffer	(Seal)
			(Seal)
			(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, that on this 12th day of October

in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared Edmund R. Shaffer and Helen D. Shaffer, his wife,

and they acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared Joseph M. Gulbranson and Bertha N. Gulbranson, his wife, the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal) Edith Holder
Notary Public

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George H. Burns et ux
To Morgan C. Harris
Filed and Recorded October 14th 1949 at 9:15 A.M.
Mortgage (Stamps \$1.10)

This Mortgage, Made this 13th day of October in the year Nineteen Hundred and forty-nine, by and between George H. Burns and Sarah G. Burns, his wife, of Allegany County, in the State of Maryland part ies of the first part, and Morgan C. Harris

of Allegany County, in the State of Maryland part y of the second part, WITNESSETH:

Whereas, the said mortgagors stand indebted unto the mortgagee in the full and just sum of One Thousand (\$1,000.00) Dollars as evidenced by their promissory note of even date, here-with payable one year after date, with interest at the rate of five per cent. (5%) per annum, computed and payable semi-annually.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said George H. Burns and Sarah G. Burns his wife,

do give, grant, bargain and sell, convey, release and confirm unto the said

Morgan C. Harris, his heirs and assigns, the following property, to-wit: All those lots, pieces or parcels of land situate lying and being at the northwesterly corner of Oak and Second Streets in South Cumberland, Allegany County, Maryland, being part of Lots Nos. 25 and 26 in Humbird and Weber's Addition, which said parcels are more particularly described as follows, to-wit:

BEGINNING for the same at the intersection formed by the northerly side of Second Street with the westerly side of Oak Street and running thence with the westerly side of Oak Street North 19 degrees 18 minutes East 45 feet, then at right angles to said Oak Street, North 70 degrees 42 minutes West 65 feet then with a line parallel to Oak Street South 19 degrees 18 minutes West 45 feet to the northerly side of Second Street, and then with the northerly side of Second Street South 70 degrees 42 minutes East 65 feet to the place of beginning.

It being the same property conveyed to George H. Burns and Sarah G. Burns, his wife, by Patrick H. Duffy and Margaret A. Duffy by deed dated September 17, 1929, and recorded among the Land Records of Allegany County, Maryland, in Liber 161, folio 488.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said George H. Burns and Sarah G. Burns his wife, their heirs, executors, administrators or assigns, do and shall pay to the said Morgan C. Harris, his

executor, administrator or assigns, the aforesaid sum of One Thousand (\$1,000.00) Dollars, together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Dated this 14th day of October 1949
To Notary Public
Ch. 2-7 1949

And it is Agreed that until default be made in the premises, the said
George H. Burns and Sarah G. Burns his wife,

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said George H. Burns and Sarah G. Burns, his wife, hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said Morgan C. Harris, his

heirs, executors, administrators and assigns, or his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

George H. Burns and Sarah G. Burns his wife, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said George H. Burns and Sarah G. Burns, his wife,

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or his assigns, the improvements on the hereby mortgaged land to the amount of at least

One Thousand (\$1,000.00) Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee, his heirs or assigns, to the extent of his or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand and seal of said mortgagors

Attest
George H. Burns (Seal)
Phyllis Feaga
Sarah G. Burns (Seal)
(Seal)
(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, That on this 13th day of October

in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared George H. Burns and Sarah G. Burns his wife,

and each acknowledged the foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared Morgan C. Harris

the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal) Phyllis Feaga
Notary Public

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Clyde C. Campbell et ux To Filed and Recorded October 15th 1949 at 8:30 A.M. Mortgage

May Elosser
This Mortgage, Made this 14th day of October, PURCHASE MONEY in the year Nineteen Hundred and forty-nine, by and between Clyde C. Campbell and Evelyn R. Campbell, his wife,

of Allegany County, in the State of Maryland parties of the first part, and May Elosser

of Allegany County, in the State of Maryland part y of the second part, WITNESSETH:

Whereas, the parties of the first part are justly indebted unto the said party of the second part in the full sum of Fifty-eight Hundred Dollars (\$5800.00) which was this day advanced by the party of the second part to the parties of the first part and used by the latter parties in purchasing the property hereinafter described and mortgaged; and

WHEREAS, said sum of Fifty-eight Hundred Dollars (\$5800.00) is payable by the parties of the first part to the party of the second part one year from the date hereof, without any interest.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part,

do give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, her

heirs and assigns, the following property, to-wit: All that lot or parcel of ground lying and situated on the East side of Grand Avenue in the City of Cumberland, Maryland, known and designated as Lot Number 194 in the Cumberland Improvement and Investment Company's Southern Addition to Cumberland, Maryland, said property being more particularly described as follows:

BEGINNING for the same on the East side of Grand Avenue at the end of the first line of Lot Number 193, and running thence with Grand Avenue, South 18 degrees and 34 minutes West 40 feet; thence South 71 degrees and 26 minutes East 100 feet to the West side of Wendell Alley; then with said Alley, North 18 degrees and 34 minutes East 40 feet to the end of the second line of Lot Number 193; and with said line reversed, North 71 degrees and 26 minutes West 100 feet to the beginning.

IT BEING the same property conveyed unto the said Clyde C. Campbell, et ux, by Arthur Franklin Fisher, et ux by a deed of even date herewith, intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with the recording of this mortgage which is given to secure a part of the purchase price paid by the mortgagor parties hereto for said property.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their

heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, her heirs

executor, administrator or assigns, the aforesaid sum of Fifty-eight hundred Dollars (\$5800.00) ~~as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.~~

Completed and Mailed Delivered
To Notary 12 W Front St. Ck
On 17 1949

And it is Agreed that until default be made in the premises, the said parties of the first part, their heirs and assigns,

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt ~~incurred by them~~, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, ~~or in whole or in part, or in any agreement, covenant or condition of this mortgage~~, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, her

heirs, executors, administrators and assigns, or Lewis M. Wilson his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

parties of the first part, their personal representatives heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said parties of the first part

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or her heirs or assigns, the improvements on the hereby mortgaged land to the amount of at least Fifty-eight hundred and 00/100

Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee, her heirs or assigns, to the extent of her or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagor s

Attest as to all Clyde C. Campbell (Seal)
Leslie J. Clark Evelyn R. Campbell (Seal)

State of Maryland, Allegany County, to wit:

I hereby certify. That on this 14th day of October

in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared

Clyde C. Campbell and Evelyn R. Campbell, his wife,

and they acknowledged the foregoing mortgage to be their respective and deed; and at the same time before me also personally appeared May Elosser

the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal) Geo. A. Siebert Notary Public

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Lowell M. Sowers et ux To John W. Jackson et ux Filed and Recorded October 17 1949 at 1:30 P.M. Mortgage (Stamps \$9.35)

This Mortgage, Made this 12th day of October in the year Nineteen Hundred and Forty-Nine, by and between Lowell M. Sowers and Margaret H. his wife, of Allegany County, in the State of Maryland part ies of the first part, and John W. Jackson and Mabel H. Jackson, his wife, of Allegany County, in the State of Maryland part ies of the second part, WITNESSETH:

Whereas, the parties of the first part are jointly and severally indebted unto the parties of the second part as is evidenced by their joint and several promissory note of even date in which they agree to pay within ten years after date to the order of the parties of the second part the sum of \$8634.53 together with interest thereon at the rate of six per cent (6%) per annum, interest being payable semi-annually as it accrues and to pay the sum of \$300.00 or more on account of the principal debt at the end of each six months' period hereafter plus the accrued interest as aforesaid and to pay the entire indebtedness of \$8634.53 with interest within the time limited, as aforesaid.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said Lowell M. Sowers and Margaret H. Sowers, his wife,

do give, grant, bargain and sell, convey, release and confirm unto the said John W. Jackson and Mabel H. Jackson, his wife, their heirs and assigns, the following property, to-wit: All that lot or parcel of grand lying and being on East Main Street in the Town of Lonaconing Maryland, and more particularly described as follows, to-wit:

BEGINNING at the end of 5 feet on the first line of a deed from the George's Creek Coal and Iron Company to Mary H.T. McLarkie dated the 14th day of April, 1893, and recorded in Liber No. 74 folio 93, one of the Land Records of Allegany County, Maryland, said beginning being on the limits of the South side of Main Street in the Town of Lonaconing, Maryland, and with said first line and said South side of the said Main Street North 43 degrees East 115.85 feet to the southern corner of Sarah White's house and with the south end of said house South 58 degrees East 30.8 feet to the East edge of a wall on the West side of George's Creek and with the curve of said wall and in a southerly direction down said George's Creek 116.7 feet to an "X" mark on the top of said wall to intersect a line drawn South 54 - 1/4 degrees East 62.2 feet from the beginning along the North side of a foundation wall on the Peter J. McLarkie and Mary H.T. McLarkie side of this line and reversing said line North 54-1/4 degrees West 62.2 feet to the beginning.

This being the same property which was conveyed by Hanna T. Evans, widow, unto the said Lowell M. Sowers and his wife by deed dated August 8, 1940, and recorded among the Land Records of Allegany County, Maryland, in Liber 187, Folio 575.

The above described property is improved by a block of three (3) frame dwelling houses known as Nos. 20, 22, and 24 East Main Street, Lonaconing, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said Lowell M. Sowers and Margaret H. Sowers his wife, their heirs, executors, administrators or assigns, do and shall pay to the said John W. Jackson and Mabel H. Jackson, his wife, their executor s, administrators or assigns, the aforesaid sum of \$8634.53 together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Checked and Mailed Delivered to the To Mrs. S. J. Jackson Oct 17, 1949

And it is Agreed that until default be made in the premises, the said _____

Lowell M. Sowers and Margaret H. Sowers his wife,

_____ may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said Lowell M. Sowers and Margaret H. Sowers, his wife hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said John W. Jackson and Mabel H. Jackson, his wife, their

heirs, executors, administrators and assigns, or Thomas Lohr Richards his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have

been then matured or not; and as to the balance, to pay it over to the said Lowell M. Sowers and Margaret H. his wife, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said Lowell M. Sowers and Margaret H. Sowers, his wife

_____ further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their

assigns, the improvements on the hereby mortgaged land to the amount of at least Eight Thousand Six Hundred Thirty-Four --53/100 Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee s, their heirs or assigns, to the extent of their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagor s

Attest Joan B. Ghost	Lowell M. Sowers	(Seal)
Joan B. Ghost	Margaret H. Sowers	(Seal)
		(Seal)
		(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, That on this 12th day of October

in the year nineteen hundred and Forty-Nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared

Lowell M. Sowers and Margaret H. Sowers, his wife,

and they acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared John W. Jackson and Mabel H. Jackson his wife the within named mortgagees and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal) Joan B. Ghost
My commission expires May 7, 1951. Notary Public

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William R. Humbertson et ux _____ Mortgage

Homer S. Oster et ux _____ Filed and Recorded October 17th 1949 at 3:20 P.M.

This Mortgage, Made this 11th day of October in the year Nineteen Hundred and Forty Nine, by and between William R. Humbertson and Greta W. Humbertson, his wife, of Allegany County, in the State of Maryland parties of the first part, and Homer S. Oster and Anna G. Oster his wife,

of Allegany County, in the State of Maryland parties of the second part, WITNESSETH:

Whereas, the parties of the first part are now indebted to Homer S. Oster and Anna G. Oster his wife, as tenants by the entireties in the full and just sum of Three Hundred (\$300.00) Dollars for which they have given their promissory note of even date herewith, payable on or before two years after date with interest at the rate of 6% per annum calculated semi-annually but payable in equal monthly installments.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said parties of the second part, their

heirs and assigns, the following property, to-wit:

All that lot, piece or parcel of land, lying and being in the rear of Walnut Street, in the City of Cumberland, in Allegany County, State of Maryland, and more particularly described as follows:

Beginning for the same at the Southeast corner of Pine Alley and Gum Alley, and running with the Northerly side of Gum Alley, in a Northeasterly direction, sixty-seven feet to a stake; then leaving said stake and running in a Northerly direction and parallel with Walnut Street, twenty-eight feet to a stake; then in a Southerly direction and parallel with Gum Alley, sixty-two feet to a stake on the Northern side of Pine Alley; then with the Northern side of Pine Alley, in a Southeasterly direction, thirty feet to the place of beginning.

Being the same property conveyed by DuBois W. Giles et al, to the said William R. Humbertson et ux by deed dated August 3, 1948, and recorded in Liber No. 221, folio 632, one of the Land Records of Allegany County, Maryland. Reference to said deed is hereby made for a further description.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said parties of the second part, their

executor, administrator or assigns, the aforesaid sum of Three Hundred (\$300.00) Dollars together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Notarially Delivered
To Mr. J. B. Sowers & Co. 270 54

And it is Agreed that until default be made in the premises, the said parties of the first part

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their

heirs, executors, administrators and assigns, or Wilbur V. Wilson his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said parties of the first part

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their assigns, the improvements on the hereby mortgaged land to the amount of at least Three Hundred (\$300.00) Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee s, their heirs or assigns, to the extent of their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee s, or the mortgagees may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand s and seal s of said mortgagor s

Attest Ina E. Hughes William R. Humbertson (Seal) Ina E. Hughes Greta W. Humbertson (Seal)

State of Maryland, Allegany County, to wit:

I hereby certify, That on this 15th day of October

in the year nineteen hundred and forty nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared William R. Humbertson and Greta W. Humbertson his wife,

and acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared Wilbur V. Wilson, Agent for

the within named mortgagees and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and that he is the agent of said mortgagees and duly authorized by them to make this affidavit.

WITNESS my hand and Notarial Seal the day and year aforesaid. (Notarial Seal) Ina E. Hughes Notary Public

Francis Cowatch et ux To Louis Cowatch (also known as Luigi Carbaci) Filed and Recorded October 18 1949 at 11:15 A.M. Mortgage

This Mortgage, Made this Fourteenth day of October PURCHASE MONEY in the year Nineteen Hundred and Forty Nine, by and between Francis Cowatch and Mary E. Cowatch, his wife, of

of Allegany County, in the State of Maryland part ies of the first part, and Louis Cowatch also known as Luigi Carbaci,

of Allegany County, in the State of Maryland part y of the second part, WITNESSETH:

Whereas, the said parties of the first part are indebted unto the said Party of the second part in the sum of Fifteen Hundred Dollars (\$1,500.00) for money borrowed, as evidenced by the Promissory Note of the said parties of the first part of even date herewith for the said sum of Fifteen Hundred Dollars (\$1500.00) payable on Demand unto the order of the said party of the second part, without interest, and

WHEREAS, it is agreed by the said parties of the first part that they would pay in reduction of the aforesaid note at least the sum of Twenty five Dollars (\$25.00) per month, and WHEREAS, the said money borrowed is for the purchase of the property hereinafter described, and therefore this is a Purchase Money Mortgage, and that the said parties of the first part have agreed to execute the same for the purpose of securing the aforesaid Promissory Note.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, his

heirs and assigns, the following property, to-wit: All of those two certain Numbered Lots of ground known as Lots Numbered Seventy Two and Seventy One (72 & 71), as laid out on the plat of Morrison's Third Addition to the town of Westernport, in Allegany County, Maryland, as conveyed unto Rachel Gregg Michael, by Nimrod Gregg, by deed dated August 17, 1948, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 222, folio 157, which property has been conveyed unto the said parties of the first part herein by the said Rachel Gregg Michael, Widow, by deed dated October 14, 1949, which deed is to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of this Mortgage.

EXCEPTING, HOWEVER, from the above described real estate so much of the above described real estate as formerly conveyed unto C.C. Cook, by deed from Jacob C. Clem et al, Trustees, dated March 20, 1916, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 119, Folio 498, and also that part conveyed unto C. C. Cook, by Harrison A. ShROUT et al, Trustees, by deed dated December 13, 1916, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 120, Folio 186.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, his executors, administrator or assigns, the aforesaid sum of Fifteen Hundred Dollars (\$1,500.00) together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Postpaid to Mr. J. K. Stewart on Oct 22 19 49

And it is Agreed that until default be made in the premises, the said

M. Quentin Rice and Alice L. Rice, his wife,

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said M. Quentin Rice and Alice L. Rice, his wife,

hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said

Cumberland Savings Bank of Cumberland, Maryland, its successors,

executors, administrators and assigns, or F. Brooke Whiting his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

M. Quentin Rice and Alice L. Rice, his wife, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said M. Quentin Rice and Alice L. Rice, his wife,

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or

assigns, the improvements on the hereby mortgaged land to the amount of at least Eleven Thousand Eight Hundred and Eighty Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee its successors, heirs or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors

Attest	Morris Baron	M. Quentin Rice	(Seal)
	Morris Baron	Alice L. Rice	(Seal)
			(Seal)
			(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, That on this 19th day of October

in the year nineteen hundred and Forty-Nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared M. Quentin Rice and Alice L. Rice, his wife,

and each acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared Marcus A. Naughton Vice-President of the Cumberland Savings Bank of Cumberland, Maryland, the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth, and the said Marcus A. Naughton further made oath in due form of law that he is the Vice-President of the Cumberland Savings Bank of Cumberland, Maryland, and duly authorized to make this affidavit.

(Notarial Seal)

Morris Baron
Notary Public

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Sanford B. Robinette et ux

To
Walter W. Brandler

Filed and Recorded October 20th 1949 at 3:50 P.M.

Mortgage

(Stamps \$2.75)

This Mortgage, Made this 20th day of October

in the year Nineteen Hundred and forty-nine, by and between Sanford B. Robinette and Lena H. Robinette, his wife,

of Allegany County, in the State of Maryland part ies of the first part, and Walter W. Brandler

of Allegany County, in the State of Maryland part y of the second part, WITNESSETH:

Whereas, the parties of the first part are justly indebted unto the party of the second part in the full sum of Twenty-six Hundred Fifty Dollars (\$2650.00) which was this day advanced by the party of the second part to the parties of the first part in the form of a mortgage loan; and

WHEREAS, said sum of Twenty-six Hundred Fifty Dollars (\$2650.00) is payable by the parties of the first part to the party of the second part, three years from the date hereof, together with interest thereon, at the rate of 5% per annum, payable quarterly, and with the privilege to the parties of the first part of paying off all or any part of the principal mortgage indebtedness at any interest paying period.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, his

heirs and assigns, the following property, to-wit: All that lot or parcel of land lying on the westerly side of the Winchester Road in Kammauf's Addition to Cresaptown, Allegany County, Maryland, which is known and designated as Lot No. 9 in said Addition, which said lot is more particularly described as follows:

BEGINNING for the same on the westerly side of the Winchester Road at the end of the first line of Lot No. 8 of said Addition; and running then with the westerly side of said Road, South 11 degrees 10 minutes West 50 feet; thence North 84 degrees 55 minutes West 141.3 feet to a point bearing South 10 degrees 10 minutes East 50 feet from the end of 160.6 feet on the second line of said Lot No. 8; thence North 10 degrees 10 minutes West 50 feet to the end of 160.6 feet on said second line; and then reversing a part of said second line, South 85 degrees 30 minutes East 160.6 feet to the place of beginning.

BEING the same property conveyed unto the said Sanford B. Robinette, et ux by Adam Kammauf et ux by a deed dated October 1, 1925, and recorded in Liber 151, folio 534 one of the Land Records of Allegany County, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their

heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, his heirs

executors, administrator s or assigns, the aforesaid sum of Twenty-six Hundred Fifty Dollars (\$2650.00) together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Delivered
To B. P. Miller Co. Clerk
Oct 21 1949

And it is Agreed that until default be made in the premises, the said parties of the first part, their heirs and assigns may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, his

heirs, executors, administrators and assigns, or Lewis M. Wilson his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their personal representatives heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or his heirs or assigns, the improvements on the hereby mortgaged land to the amount of at least Twenty-six Hundred Fifty and 00/100 Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee, his heirs or assigns, to the extent of his or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand s and seals of said mortgagor s
 Attest David Miller Sanford B. Robinette (Seal)
 David Miller Lena H. Robinette (Seal)
 (Seal)
 (Seal)

State of Maryland,
 Allegany County, to wit:

I hereby certify, That on this 20th day of October in the year nineteen hundred and forty-nine, before me, the subscriber a Notary Public of the State of Maryland, in and for said County, personally appeared Sanford B. Robinette and Lena H. Robinette his wife and they acknowledged the foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared Walter W. Brandler the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.
 (Notarial Seal)
 David Miller
 Notary Public

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Charles W. Lee et ux To Elizabeth B. Weisman Filed and Recorded October 21st 1949 at 8:45 A.M. Mortgage

This Mortgage, Made this 20th day of October in the year Nineteen Hundred and forty-nine, by and between Charles W. Lee and Gladys E. Lee his wife, of Allegany County, in the State of Maryland part ies of the first part, and Elizabeth B. Weisman of Allegany County, in the State of Maryland part y of the second part, WITNESSETH:

Whereas, the said parties of the first part stand indebted unto the said party of the second part in the just and full sum of Three Hundred And Fifty Dollars (\$350.00) as is evidenced by their joint and several promiseory note of even date herewith for said sum of money payable to the order of said party of thesecond part one year after date with interest from date at the rate of six per cent (6%) per annum computed on semi-annual balances. And during the continuance of said indebtedness, said parties of the first part are to pay not less than \$25.00 per month to be applied first on interest and the balance on the principal; the first of said payments to be made one month after date and thereafter on the same date each and every month until said full amount with the interest thereon are fully paid.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, her heirs and assigns, the following property, to-wit: All that lot or parcel of ground situated near what is known as "Mexico Farms" in Allegany County Maryland, and more particularly described as follows, to-wit: BEGINNING for the same at a stake standing on the second line of a tract of ground conveyed by Albert Charles (Widower) to Joseph Baker, by deed dated March 2nd, 1919, and recorded among the Land Records of Allegany County, in Liber No. 126, folio 538, said stake also stands on the North side of aprivate road and South 16 degrees and 18 minutes West 45-9/10 feet from the Southeast corner of the dwelling that stands on this described parcel of ground, and running thence (magnetic bearings as of June 21st, 1940, and horizontal measurements) North 38 degrees and 50 minutes East 208 feet to a stake, thence North 63 degrees and 45 minutes West 208 feet to a stake, thence South 38 degrees and 50 minutes West 208 feet to a stake standing on the second line of the aforementioned Joseph Baker deed, thence with said line, South 63 degrees and 45 minutes East 208 feet to the beginning, containing one acre, more or less. Excepting however from the operation of this conveyance that piece or parcel of ground of the above described parcel of ground which was conveyed by the said parties of the first part to Raymond E. Dunlap and wife, by deed dated September 17, 1949, and recorded among said Land Records in Liber No. 226, folio 366. It being part of the same property conveyed to the said parties of the first part by Frank H. McMillan and wife, by deed dated November 4, 1942, and recorded among said Land Records in Liber No. 194, folio 557.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, her executor, administrator or assigns, the aforesaid sum of Three Hundred and Fifty Dollars together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Compared and Mailed Balance of Cash
 To Maria Brown Roby & Co.
 Oct 27 19 49

And it is Agreed that until default be made in the premises, the said

parties of the first part

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said

parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said

party of the second part, her

heirs, executors, administrators and assigns, or Morris Baron his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

parties of the first part, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor, s, their representatives, heirs or assigns.

And the said parties of the first part

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or her

assigns, the improvements on the hereby mortgaged land to the amount of at least Five Hundred Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee, her heirs or assigns, to the extent of her or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand and seal of said mortgagors

Attest

As to both
Morris Baron

Charles W. Lee (Seal)

Gladys E. Lee (Seal)

(Seal)

(Seal)

State of Maryland,

Allegany County, to wit:

I hereby certify, That on this 20th day of October

in the year nineteen hundred and forty-nine, before me, the subscriber

a Notary Public of the State of Maryland, in and for said County, personally appeared Charles W. Lee and Gladys E. Lee his wife,

and acknowledged the foregoing mortgage to be their act and deed; and at the same time before me also personally appeared Elizabeth B. Weisman

the within named mortgagee and made oath in due form of law, that the consideration in said mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.

(Notarial Seal)

Morris Baron

Notary Public

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George S. Humbertson et al

To

Filed and Recorded October 18th 1949 at 2:00 P.M.

Chattel Mortgage

Cessna Finance Corporation

This Chattel Mortgage Made this 17th day of October 1949, by and between Mrs. Dolly Humbertson & George S. Humbertson of Allegany County, State of Maryland, hereinafter called "mortgagor" and CESSNA FINANCE CORPORATION, a corporation duly incorporated under the laws of the State of Maryland, hereinafter called "mortgagee."

WITNESSETH: Whereas the said mortgagor now stands indebted unto the said mortgagee in the full and just sum of \$ 253.17, as is evidenced by mortgagors promissory note, bearing even date herewith, which said sum is payable at the office of the CESSNA FINANCE CORPORATION, 16 1/2 North Liberty Street, Cumberland, Maryland, in 12 consecutive monthly installments of \$ 21.09 x 11 and a final installment of \$ --, payable on the 17th day of each month after the date hereof. First installment is due on Nov. 17, 1949

The aforesaid loan has been made under the terms and provisions of the "Maryland Industrial Finance Law" (Sections 151 to 192 of Article 11 of the Annotated Code of Maryland) and from the amount thereof there has been deducted the following: \$ 13.97 for interest (1/2% per month during term of loan); \$ 9.32 service charge; \$ 3.00 & Notary recording fees; and \$ -- insurance. Receipt of \$ 226.88 is hereby acknowledged by the mortgagor.

NOW, THEREFORE, this Chattel Mortgage witnesseth, that in consideration of the premises and of the sum of \$1.00, and in order to secure the prompt payment of said indebtedness, the said mortgagor does hereby bargain, sell, transfer and assign unto mortgagee, its successors and assigns, the following personal property, to wit:

Quantity	Make of Car	Model	Year	Engine No.	Serial No.
--					

Kenmore Elect. Range, Norge Elect. Refrig, table, 4 chairs, Kitchen cab. Elect. coffee maker, cong. rug, double bed, vanity & bench, dresser, chair, night stand, wardrobe, ax. rug, davenport, 2 overstuffed chairs, 1 coffee table, 9 x 12 Ax rug, table, philco comb. radio, maytag washer, vanity, & bed lamps

The above described property includes all attachments and equipment, and is now located and to be kept at 305 South St., Cumberland, Maryland.

TO HAVE AND TO HOLD the above mentioned and described personal property to the said mortgagee its successors and assigns, forever.

Provided that if the said Mortgagor their personal representatives, executors, administrators, or assigns, do and shall pay to the said party of the second part, its successors or assigns, the aforesaid sum of \$ 226.88, as and when the same shall become due and payable, according to the terms of the promissory note aforesaid, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

Mortgagor agrees to pay Mortgagee a delinquent charge of Five Cents (5c) per each default continuing for five (5) or more days in the payment of One Dollar (\$1.00) or a portion thereof at the time any periodical installment is made provided, however, that such delinquent charge shall not be imposed more than once for the same default.

And it is agreed that until default be made in the premises, the said Mortgagor may hold and possess the aforesaid property upon paying in the meantime all taxes, assessments and public liens legally levied on said property, all which taxes and mortgage debt the said Mortgagor hereby covenants to pay when legally demandable.

It is further agreed that the said property shall be kept at and not removed from the aforesaid address without the consent in writing of the said party of the second part.

The said Mortgagor shall keep in good repair or condition the said property during the term of this mortgage.

Insurance settlement of any policy purchased by the Mortgage and paid for by the Mortgagee as noted above is based upon the actual value of property at time of loss, not to exceed limits of liability as set forth in said policy, and is payable to Mortgagee or Mortgagor, as interests may appear.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional sales contract against the same; and that said property shall be subject to view and inspection by mortgagee at any time.

The mortgagor shall immediately notify the mortgagee by registered mail of any and all levies which may be placed upon the said property by any constable, sheriff or other officer, and the mort-

CERTIFICATE OF CAMERA OPERATOR

I HEREBY CERTIFY THAT THE DOCUMENTS REPRESENTED BY THE
MICROPHOTOGRAPHS APPEARING ON THIS ROLL OF FILM DESIGNATED AS
REEL No. 7.4 WERE PHOTOGRAPHED BY THE UNDERSIGNED ON THIS
DATE.

REEL BEGINS WITH Liber 224 Folio 109

REEL ENDS WITH Liber 228 Folio 140

BY Pete F. Castiglioni
(SIGNATURE OF OPERATOR)

DATE September 14, 1950